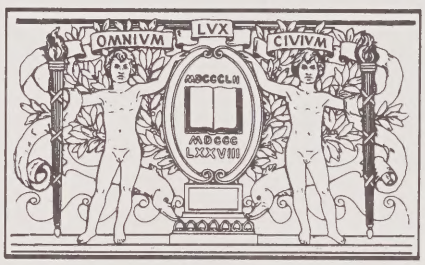
BOSTON PUBLIC LIBRARY
3 9999 06586 458 7
A
m3/B16
RA
86/40



BOSTON
PUBLIC
LIBRARY

Digitized by the Internet Archive
in 2025 with funding from
Boston Public Library

https://archive.org/details/bostonschangingh00bost

G8700156
BMA-0853
Doc 1 of 3
BOSTON PUBLIC LIBRARY
GOVERNMENT DOCUMENTS DEPARTMENT
RECEIVED
JAN 14 1987
M3/B16
RA
86/40

Boston's Changing Housing Patterns 1970 to 1985

Part I: Highlights And Implications

Part 2: Background Tables and More Detail

Rolf Goetze, Ph.D.,
Consultant

Boston Redevelopment Authority
Research Department

(October, 1986)

Revised November 1986

Raymond L. Flynn, Mayor
City Of Boston

Stephen Coyle, Director
Boston Redevelopment Authority

Alexander Ganz
Assistant Director for
Policy Development and Research

Boston Redevelopment Authority
Board Members

Robert L. Farrell, Chairman
Joseph J. Walsh, Vice-Chairman
James K. Flaherty, Treasurer
Clarence Jones, Asst. Treasurer
Michael F. Donlan, Member
Kane Simonian, Secretary

MJ/L/101486

t.1 p.1

Rolf Goetze, Ph.D.

Neighborhood Change
& Housing Analysis

129 Leonard Street
Belmont, MA 02178
(617) 489-2739

BOSTON'S CHANGING HOUSING PATTERNS, 1970 - 1985: PART 1, HIGHLIGHTS AND IMPLICATIONS

Abstract

Not only has Boston's housing stock increased but it is now adapting to many profound changes in the city's increasingly diverse population. In the early 1970s, weak markets and abandonment were the dominant forces, which housing subsidies for new development and rehabilitation attempted to address; only a decade later, surging private market forces are dominating Boston's residential neighborhoods.

Households composed of unrelated individuals are replacing traditional child-raising families in many sections, and in others, particularly where minorities dominate, children are increasingly being raised by single parent mothers. While more households are becoming resident owners -- often due to conversion of existing properties in attractive locations into condominiums -- rapidly rising property values and rents are making the provision of affordable housing an increasing challenge. This paper details these changes.

INTRODUCTORY OVERVIEW

In 1985, Boston had over 249,000 dwelling units, up 17,000 from 1970. This paper examines the composition of this stock and factors shaping its evolution as of June 1985:

- half of this total housing stock was in private rental apartments, nearly one-third was in owner-occupied units (including 7% owned as condominiums), and less than one-fifth were either subsidized or publicly owned.

- over four-fifths (82.7%) of all the units in Boston's housing stock are still privately owned and completely unassisted by public funds.

- less than one-fifth of the units (17.4% including the many vacant and boarded up units) are in public housing or otherwise receiving federal or state aid.

- although the percent of assisted housing is high in Roxbury (41%) and the South End (38%), many neighborhoods have under 15% assisted housing, and some have almost none.

- 30.1% of the total stock was in private, multifamily apartment structures in 1985, of which one-quarter or 18,300 units (7.3% of the whole City stock), had recently been converted to condominiums, rapidly increasing resident ownership in some planning districts.

- a large majority of these condominiums is near the Common and the Fens, because demand for their location is strong and these areas contain many private, multifamily structures that lend themselves to conversion.

- 52.6% of the total stock is still in private 1-4 unit structures, and over four-fifths of the singles and duplexes, and more than two-thirds of the triples and quads are resident-owned; including condos, over half the housing units in the city are actually under a resident-owned roof.

- as these private multi-unit structures come on the market at today's prices, the resulting increase in financing costs sharply raises rents by as much as $200 monthly per unit, typically from $225 to $425 per month.

- new, private development, has recently resumed adding units to the stock -- but at prices levels well above what most moderate income and prior residents can afford.

Private market forces and demographics are now rapidly transforming Boston's housing. Fifteen years ago, abandonment and excess supply allowed much private housing to deteriorate but remain affordable. In recent years, housing ceased filtering down to the less affluent, and shortages emerged, sharply raising values and rents.

Between 1980 and 1985, the annual rate of assisted production dropped to 560 units annually, one-fourth the rate a decade earlier and far below the need, making the plight of poorer households much more serious. During these five years, subsidies produced only some 180 units of rehabilitation annually in existing 1-4 unit structures and close to 300 in assisted new development, while the BHA added about 80 units each year on average.[1] Although noteworthy, these planned achievements aimed at increasing the stock of affordable housing are dwarfed by the market tides now reshaping the use of Boston's residential stock.

The city has meanwhile been experiencing a net gain of some 1,600 units annually, plus another 900 each year from the reduction of the substantial pool of 1980 vacancies. On average, each year the market also converted nearly 2,700 private apartments that were formerly affordable rentals, into over 2,700 condos, dwarfing all assistance efforts to create more affordable housing. In the past two years, conversions have sharply accelerated. In 1985 alone there were 4,525 conversions, more than during the entire decade of the 1970s.[2]

By 1985, Boston's percentage of white population had declined to 62 percent. Also, households composed of unrelated individuals became the dominant household type. The City increasingly attracts and holds those who were between 15 and 34 years old in 1980.

In the slack housing market of the 1970s, rents and values barely kept pace with changes in the Consumer Price Index, but the recent tight market has produced astounding gains in values, condominiums conversions and rent increases, outdistancing CPI increases.

This part of this paper summarizes Boston's recent housing stock changes between 1970 and 1985, and places these within their metropolitan context. Next it identifies some underlying demographic shifts altering the types of households residing within the region and the city. Then it focuses on Boston's 16 planning districts, identifying for each demographic composition, housing stock mix, and finally some recent shifts in rents and property values.

---

[1] Here and elsewhere in this paper, numbers are rounded to eliminate a false sense of precision. As a result, totals may be slightly off and percent may not always tally to 100.

[2] Fitzpatrick, Libby and Jeffrey Brown, *Update on Additions to Boston's Condominium Stock through December 31, 1985*, BRA Research Department, June 1986.

Part 2 of this paper, *Background Tables and more Details*, provides data from the U.S. Census and the BRA/City Household Surveys from which the basic information and graphic figures in Part 1 are drawn. Part 2 elaborates the highlights presented here in Part 1.

HOUSING CHANGES IN THE CITY OF BOSTON

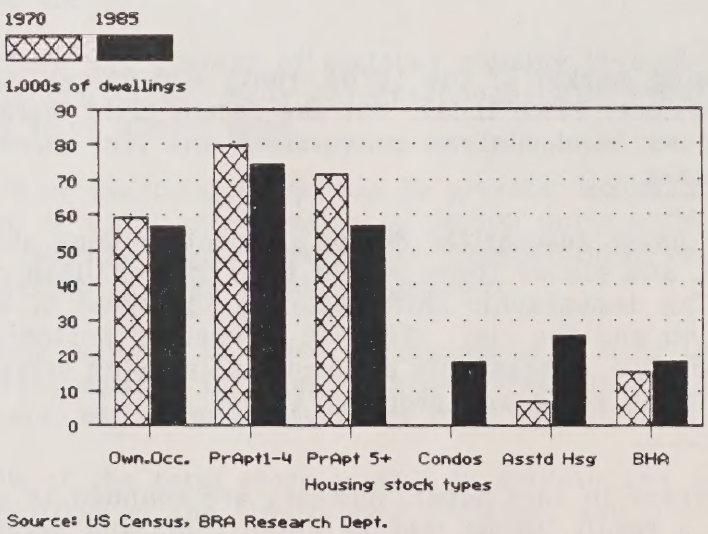
In 1960, Boston had nearly 240,000 dwellings units. However, many years of housing disinvestment and abandonment, as well as a sharp decline in the pace of private development, had set in during the 1950s.

By 1970, Boston had only 232,200 units. Since the early 1970s, urban renewal and its successors, the housing assistance and Community Development Block Grant programs, produced new assisted housing to replace abandoned and demolished units. In addition, many other structures were rehabilitated as policy shifted away from demolition towards revitalization, and as private market forces reclaimed vacant units. Thus by 1985, Boston had 249,200 dwelling units, slightly more than it had a quarter of a century earlier.[3]

The City's net housing growth of 17,000 units since 1970 resulted from 22,800 new units and 4,800 accessory apartment conversions, offset by 10,600 demolitions. The new units were mainly assisted, whereas the conversions were almost entirely private. These totals also include a fluctuating number of vacant units which went out of service during the 1970s and have recently begun to be put back into use.

Figure A, using date from Table 1 in *Part 2: Background Tables*, displays these stock changes graphically. It shows the older and declining housing types on the left -- owner-occupied and privately rented units in 1-4s and private apartments in structures with 5 or more units -- and the increases on the right -- condominiums and subsidized development. (**Own.occ** and **PrApt1-4** add up to the total dwelling count in private 1-4 unit structures.)

Figure A: Boston Changing Housing Stock Composition, 1970 to 1985



---

[3] In *Part 2: Background Tables*, Table 1 summarizes the changes and Table 2 traces them in five year increments. Tables 5 - 8 detail the recent shifts by planning districts.

A comparison of the composition of housing types in 1985 and 1970 highlights important changes: a surge in condominium conversions and a corresponding loss in private rental apartments, substantial growth in the non-profit housing inventory, and a modest decrease in the total number of units in the private market. This is illustrated in the accompanying pie charts in Figure B, along with their respective percentages of Boston's total housing stock.

Figure B: Boston Housing Stock Composition 1970 and 1985

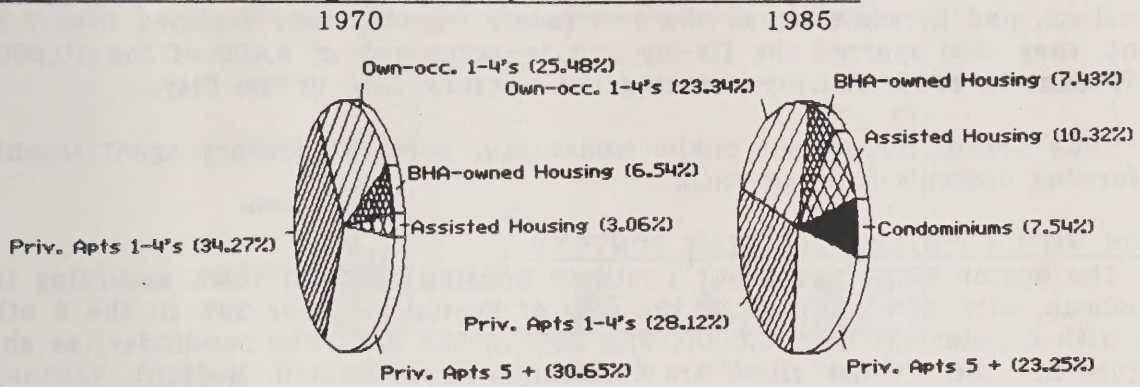
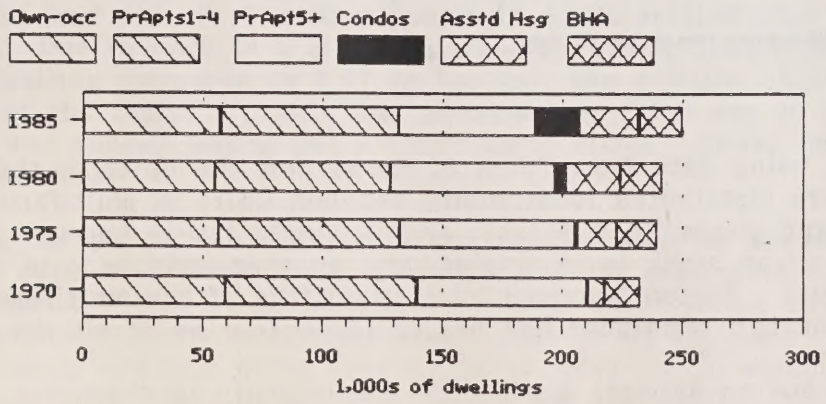


Figure C displays data from Table 2 to reveal these changes in five year increments. It shows the declines in owner-occupied and private rental units in the 1-4 unit and multifamily stock through 1980. By 1985, the loss in private 1-4s was reversed through accessory apartment conversions within the existing structures, whereas the rate of loss of private rentals in multifamily structures was accelerating due to their conversion into condominiums, into a newer form of resident tenure. Due to 17,300 condominium conversions since 1970, about one-quarter of the private, multifamily rental units have been converted into condominiums.[4]

Figure C: Boston's Housing Stock Composition: 1970, 1975, 1980 and 1985



Source: US Census, BRA Research Dept.

Recently, new construction slowed to half the pace of a decade earlier. Between 1980 and 1985, the City gained about 5,600 structurally new units

---

[4] As of October 31,1986, the stock of condominiums has increased by almost 8,000, bringing the city total close to 25,000 or 10% of its entire housing stock.

altogether. Only 400 units of public housing and 800 condominiums were newly constructed during this five year period. Of the 5,600 new units, 1,100 are in town-house-type developments and 3,400 are multifamily rentals -- 1,900 private and 1,500 assisted.[5]

Meanwhile, a high rate of condo conversion accounted for a loss of nearly 13,000 existing private market apartments in these same five years. During this period, market forces produced some 4,400 accessory apartments through internal conversions, and in addition, as the 1-4 family vacancy rate declined from 7 to 4 percent, they also spurred the fix-up and re-occupancy of 4,400 of the 10,000 units vacant in 1980, sharply reducing the vacancy rate in the City.

Thus market forces, not public assistance, were the primary agent recently transforming Boston's housing stock.

BOSTON WITHIN ITS METROPOLITAN CONTEXT

The Boston SMSA had about 1 million housing units in 1980, according to the U.S. Census, with 22% of these in the city of Boston, another 23% in the 8 other cities with populations over 50,000, and 55% in the suburban remainder, as shown in Figure D. The 8 other cities are Cambridge, Lynn, Malden, Medford, Newton, Quincy, Somerville, and Waltham.

Figure D: Overall Metropolitan Housing Unit Distribution by Location in 1980

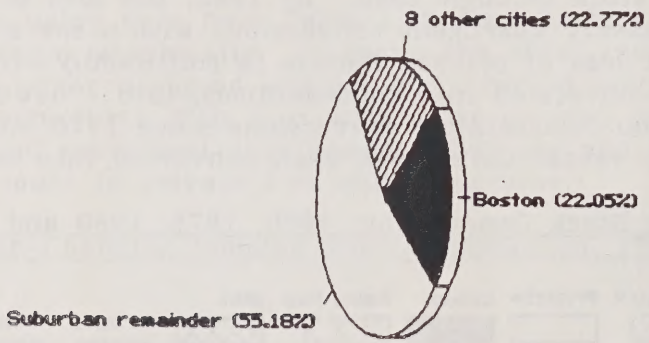


Figure E, using data from Table 3, shows how the units in this metropolitan housing stock are distributed locationally between units in multifamily structures, in triple-deckers and quads, in duplexes, and in single family homes. Overall, nearly half the metropolitan stock is in singles, and another quarter is in structures with five or more units. Boston provides over two-fifths of the multifamily dwellings, whereas the suburban remainder has nearly three-fourths of all the singles.

Although Boston appears much more multi-family in character, many resident owners live in its 1-3 unit structures. In fact, over 80% of the singles and duplexes, and over two-thirds of the triples and quads are resident-owned.[6] This

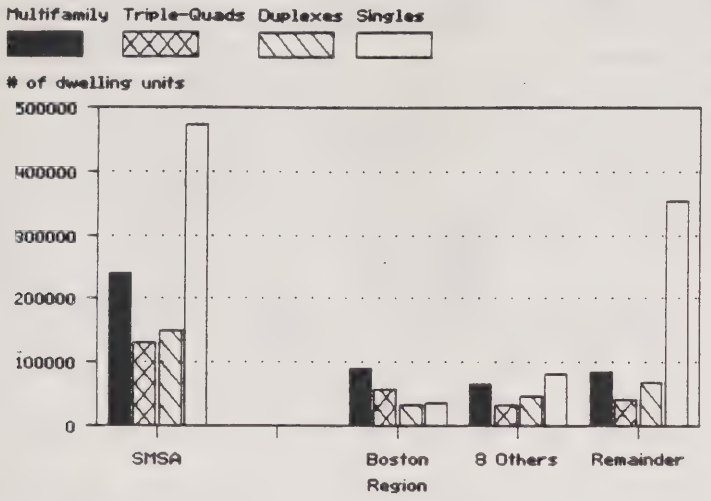
---

[5] Part 2, Table 2 traces these shifts in detail.

[6] See Table 3 in *Part 2: Background Tables*, which covers both tenure and recent construction. To arrive at the number of structures to determine the structural resident-ownership rate, divide total units in duplexes by two, those in triples and quads by 3.3, and add the sum to the total of singles.

means that despite an overall dwelling owner-occupancy rate of only 27%, nearly half the housing units in Boston are actually under the roof of a resident-owner.

Figure E: Distribution of Boston SMSA Housing by Stock Type and Location in 1980



Source: 1980 U.S. Census

During the 1970s, the suburbs still grew significantly. Over 42% of the multifamily units and 11% of the single family units there were created in that decade. In Boston, 15% of the multifamily units and 3% of the singles were developed in these years.

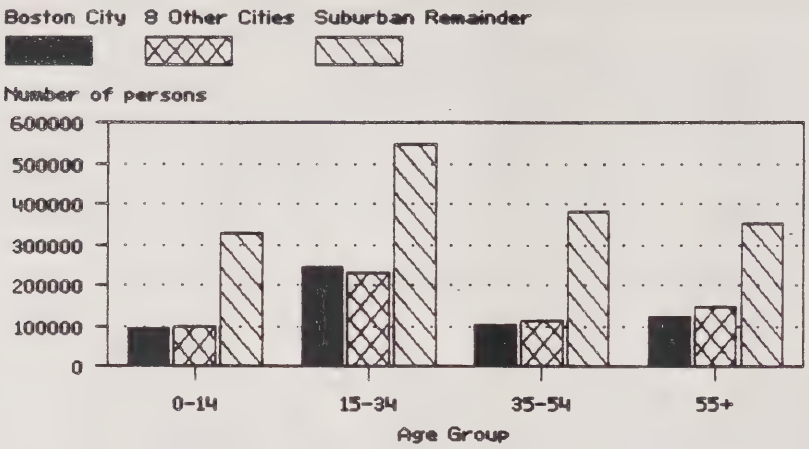
Comparing the early 1970s with the latter part of that same decade, however, reveals that the pace of development in all locations dropped significantly -- by 35% in the suburbs, 30% in the 8 other cities, but only by 25% in Boston. All informal indications confirm that this general decline in the rate of production continued into the early 1980s and has only recently reversed.

The SMSA had over 2.75 million people in 1980, settled into the one million housing units. Due in part to a slightly larger suburban household size (2.95 persons per dwelling compared to 2.57 in Boston), the suburbs sheltered nearly three-fifths of the region's population, whereas one-fifth was in Boston and another fifth was shared among the 8 other major cities. These relative proportions existed in 1985 also.

Dividing the population into broad age groups leads to deeper housing insights. (The data from Table 4 has been grouped for convenience.) Ages 0 to 14 represents children. Ages 15 to 34 are the young, many living away from home in households composed of unrelated individuals. 35 to 54 are people in the parenting age, although many are now doing this singly or even living without children. Those at 55 and more years of age are the mature and elderly. This group increasingly includes more affluent, empty-nester households.

Figure F, using data from Table 4, shows the area's population by these age groups, at the same time differentiating Boston as before from the 8 other cities in the SMSA, as well as from the suburban remainder. Throughout the region, individuals aged between 15 and 34 dominated in 1980. These are now in their twenties and thirties. Also note that by 1980, better health and medicine were already swelling the ranks of those over 55 years of age.

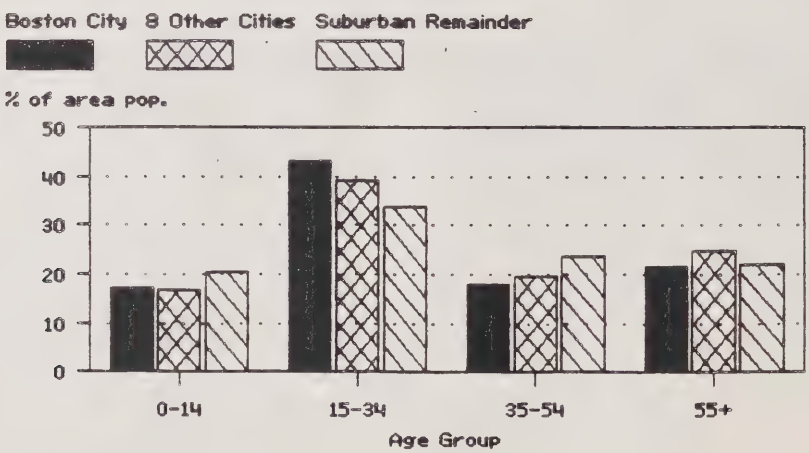
Figure F: Age Distribution of the Boston SMSA Population by Location in 1980: Total population, 2,763,000.



Source: 1980 U.S. Census

The subregional age-mix of the SMSA's population is shown in Figure G in percent. This yields some surprises. Boston outdrew the 8 other cities in the proportion of its population 15 to 34 years old, whereas the other cities exceeded both the suburbs and Boston in the percentage of people over 55 years of age. Figure G shows how strongly Boston specializes in housing persons that were between ages 15 and 35 in 1980. These are now in their twenties and thirties.

Figure G: Age Distribution of the Boston SMSA Population by Percent, 1980



Source: 1980 U.S. Census

BOSTON'S CHANGING DEMOGRAPHICS

Understanding housing changes within Boston and its neighborhoods requires, among other things, following the recent demographic shifts. Changes in household composition, age group and race/ethnicity are important factors in understanding neighborhood housing dynamics. To some degree, households even adapt to the available housing stock, taking in members or splitting up as cultural norms, life stage and local conditions warrant.

During the 1970s there were fundamental shifts in the composition of households residing in Boston. Most significantly, the percent of households with children under 18 declined from 32% in 1970 to 27% in 1980. In 1970, three-fourths of the households with children had two parents; by 1980, such households housed only 57% of the children, and the balance were in single parent homes, as shown in Table 10.

It is useful to track shifts among three basic types of households residing in Boston to understanding housing patterns: traditional families and couples, single parent families, and households comprised of unrelated individuals living alone or jointly. These shifts were quite pronounced between the 1970 and 1980 census, but it seems the 1980 pattern has stabilized in recent years.[7]

Figure H: Changing Composition of Boston's Household Population, 1970 - 1980

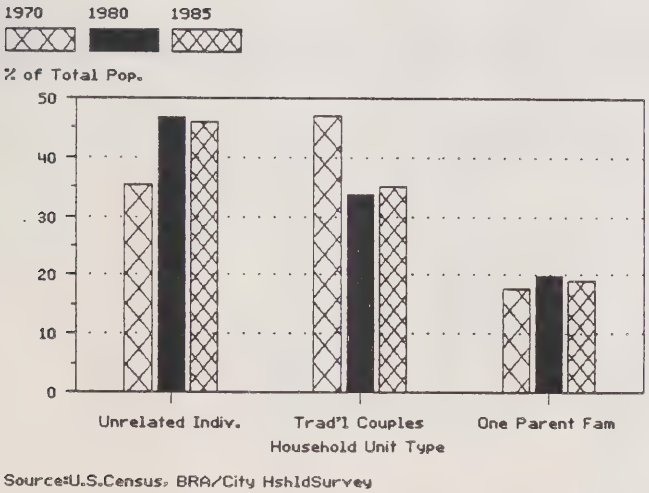


Figure H, using data from Table 11, shows the declining share of traditional households. These are couples living alone or with children (including a few

---

[7] To gain insight into these dynamics, the BRA prepared a detailed household survey containing over 100 items on topics including employment, demographics, income, geographic mobility, housing and home buying. A sample of over 2,000 households, carefully drawn to reflect Boston's population, were surveyed in the spring of 1980, to parallel the 1980 U.S. Census. In 1985, exactly five years later, the same methodology was employed again to obtain an update and identify neighborhood changes. This section draws upon data from the US Census and these BRA/City Household Surveys (1980 and 1985) as elaborated in *Part 2: Background Tables* . (Since persons residing in group quarters, including dormitories, lodging houses and the like, were not surveyed, they are outside the scope of this discussion.)

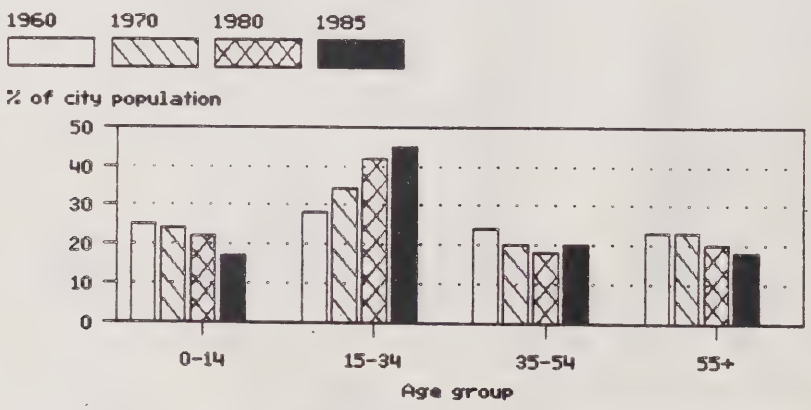
households extended to include others, like relatives). The percentage living in such households, or family units, declined from 47% in 1970, down to 34% in 1980, and stood around 35% in 1985.

In 1970, 35% of all households were actually comprised of unrelated individuals living alone or jointly. By 1980, their share had risen to 47%, and in 1985 it was around 46%, nearly half the housholds in the city.

The overall proportion of one parent families, head, no spouse, living with children or others, has risen somewhat in the past fifteen years from a little over one in six in 1970 towards one in five in 1985. There has also been a tendency towards doubling up, as others than minor children joined to live in these households. This category includes both female-headed households on welfare as well as some separated "Yuppie" and single parent families.

Figure I, using data from Table 13, reveals important age shifts in the overall composition from 1960 to 1985. The percent of children between 0 and 15 years of age declined from 25% in 1960 to 17% in 1985, or from one in four to one in six, while the share between 15 and 35 years old increased by over one-half, to the point where 45% of the persons in Boston are in this age group. The decline in persons between 35 and 55 recently reversed; 20% are now in this age group. The recent decline in the percent of persons over 55 means that only 18% are in this group.

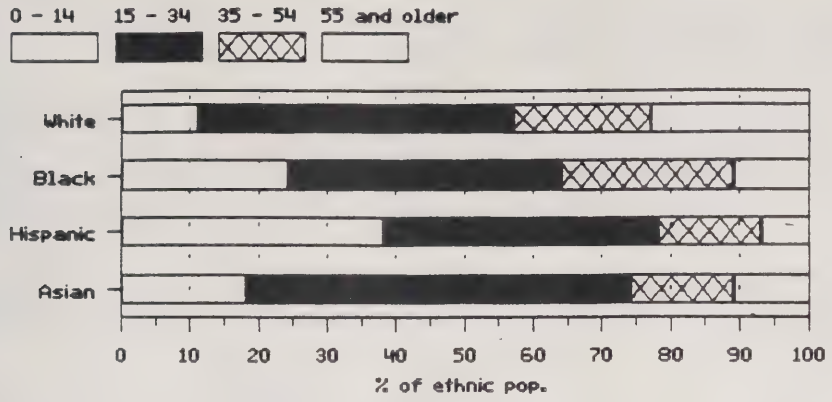
Figure I: Changing Age Composition of Boston's Household Population, 1960-1985



Source: U.S. Census,BRA Research Dept.

During this period, the youth of the city also became increasingly black and Hispanic, while the older population remained largely white. Figure J draws upon data in Table 13 to show that in 1985, the Hispanic and black population was concentrated in the younger age groups, whereas 56% of the Asians and 46% of the whites were between the age of 15 and 35. Whites also include the largest fraction over 65, one in seven.

Figure J: Age and Ethnic/Racial Composition of Boston's 1985 Household Population



Source: U.S. Census,BRA Research Dept.

Figure K: Boston's 16 Planning Districts

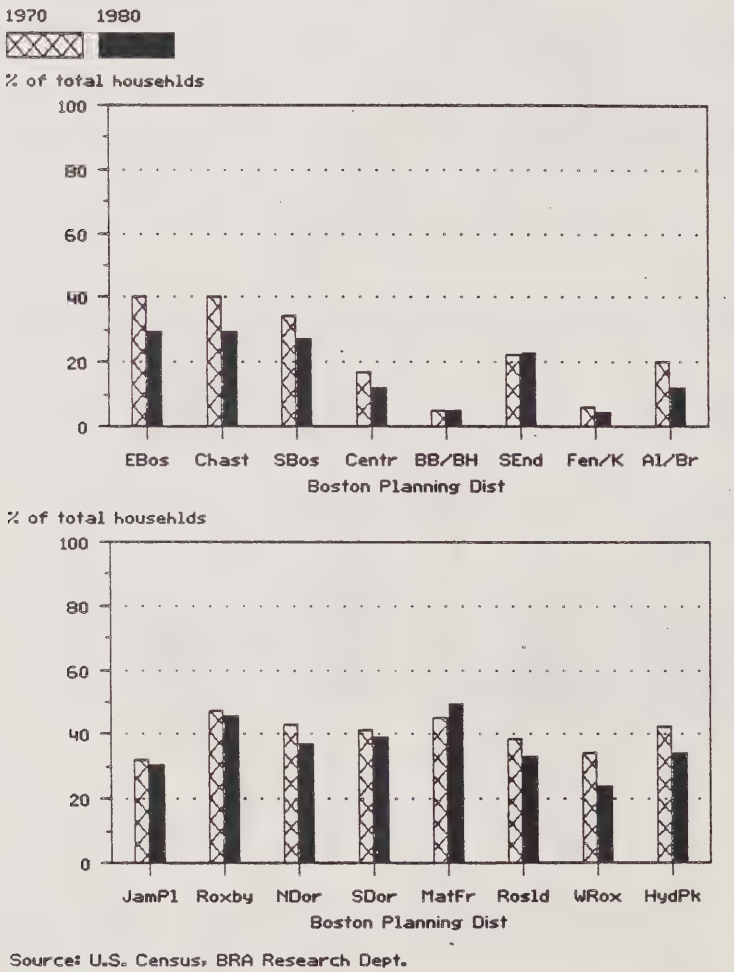
1	EBos	East Boston	9	JamPl	Jamaica Plain
2	Chast	Charlestown	10	Roxby	Roxbury
3	SBos	South Boston	11	NDor	N.Dorch/Uphams Corner
4	Centr	Central	12	SDor	S.Dorch/Fields Corner
5	BB/BH	Back Bay/Beacon Hill	13	MatFr	Mattapan/Franklin
6	SEnd	South End	14	Rosdl	Roslindale
7	Fen/K	Fenway/Kenmore	15	WRox	West Roxbury
8	Al/Br	Allston/Brighton	16	HydPk	Hyde Park

BOSTON'S 16 PLANNING DISTRICTS IN 1985

For several decades, the BRA has divided the City into 16 planning districts, as shown in Figure K. This section shows their status in 1985 in regard to their respective ethnic/racial composition, age mix, and housing stock types. The *Background Tables* in Part 2 trace the recent changes in these districts in more detail.

Figure L, using data from Table 10, shows the percent of households with children under 18 in each of the planning districts in 1970 and 1980. In some neighborhoods, notably Back Bay/Beacon Hill and Fenway/Kenmore, fewer than 5% of the households had children, and in all districts except Mattapan/Franklin the percent of such households declined significantly during the 1970s.

Figure L: Percent of Households with Children under 18 in Boston by Planning District in 1985



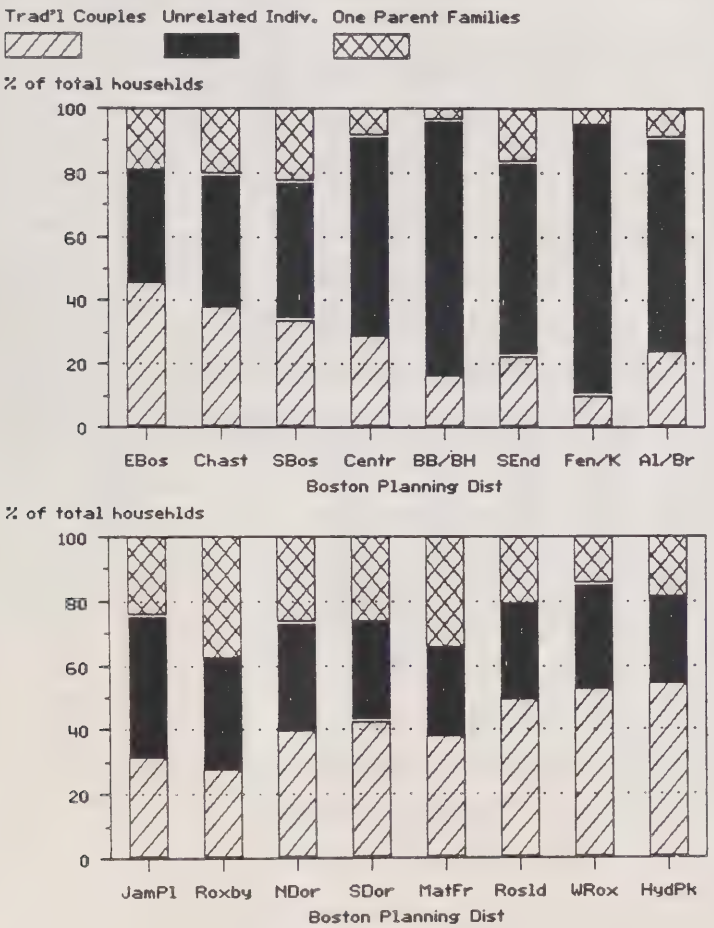
Source: U.S. Census, BRA Research Dept.

Figure M, using data from Table 11, shows the 1985 household composition of each of the planning districts in 1980. Traditional couples, with or without children, are the households most interested in the traditional low-rise housing that includes singles, duplexes and triple-deckers. They remain a majority only in Hyde Park, Roslindale and West Roxbury, whereas in Fenway/Kenmore, they comprise only 10% of all households. Table 11 shows further that between 1980 and 1985, East Boston, Allston/Brighton, and, to a lesser degree, Dorchester and Mattapan/Franklin,

have all recently experienced major declines in traditional couples (with or without children).

Households made up of unrelated individuals generally seek to reside in multifamily apartments and condominiums. Such households have come to dominate Back Bay/Beacon Hill and Fenway/Kenmore, accounting for over 80% of the households in these districts, and Allston/Brighton, with about 70%. Their presence has also increased sharply in the South End, North Dorchester/Uphams Corner, and Jamaica Plain. In the Central planning district, on the other hand, their number appears to have recently declined significantly.

Figure M: 1980 Household Composition of Boston's Planning Districts

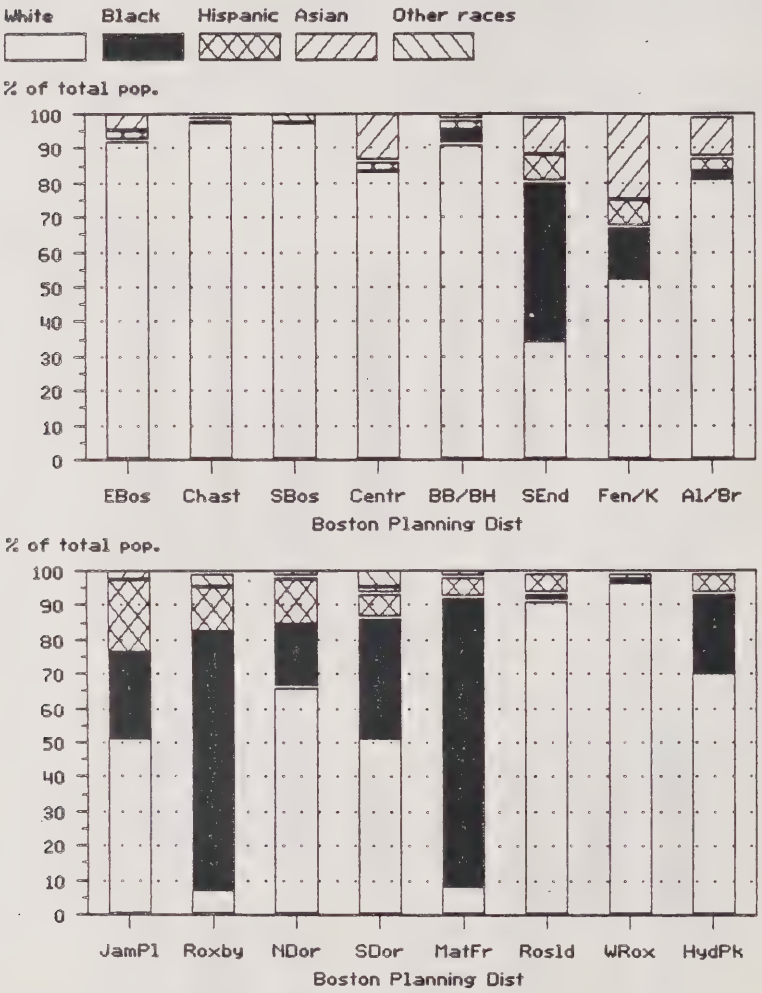


Source: U.S. Census, BRA Research Dept.

Single headed households, with children and/or other relations, comprise a mix of single parent households largely dependent on welfare, and single young, urban professionals with children. In areas where the former are most dominant -- Mattapan/ Franklin, Roxbury, South and North Dorchester -- these tend to be the households most in need of assisted housing.

Figure N uses race/ethnic data from Table 15 to show that six planning districts were over 90% white in 1985: East Boston, Charlestown, South Boston, Back Bay/Beacon Hill, Roslindale and West Roxbury. Roxbury dropped to 7% white, and Mattapan/Franklin to 8%. South Dorchester/Fields Corner decreased from 75% white in 1980 to 51% in 1985.

Figure N: Racial/Ethnic Composition of Boston's Planning Districts in 1985



Source: U.S. Census, BRA/City HH Survey

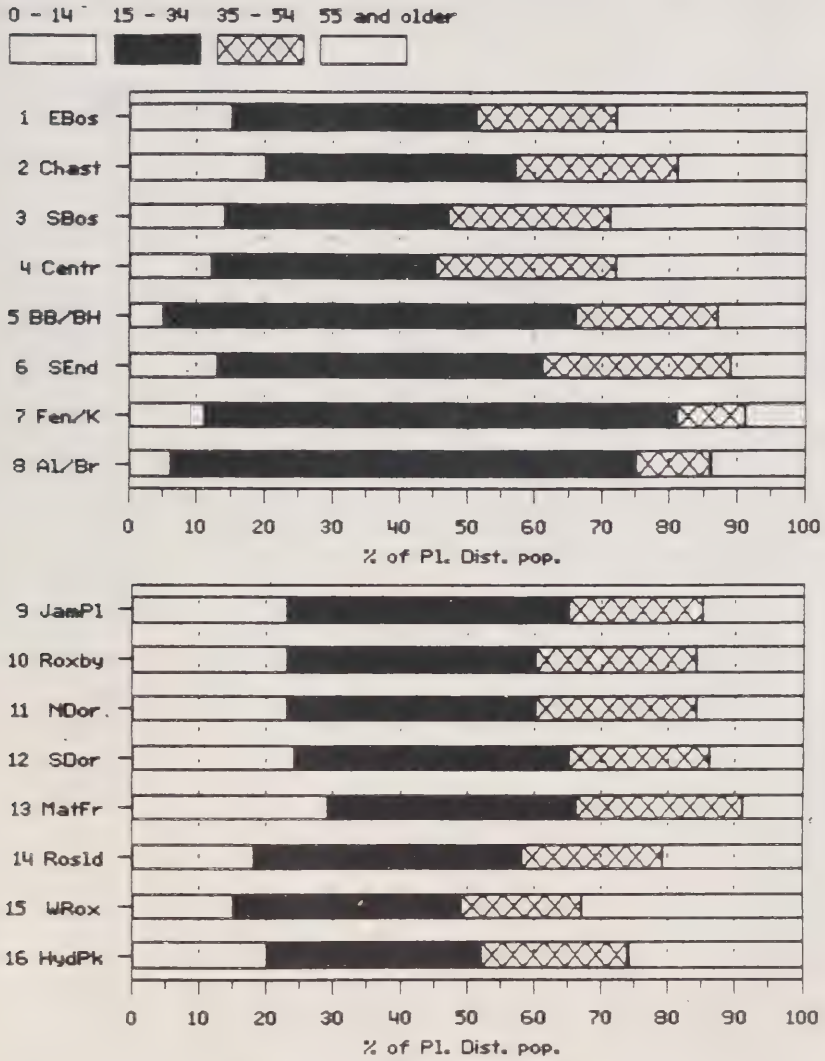
The distribution of blacks is generally known, but the significant proportion of Hispanics in Jamaica Plain, Roxbury and North Dorchester/Uphams Corner is less well known. Asians are in Central, the South End, Fenway/Kenmore, Allston/ Brighton, and to a lesser extent in East Boston.

Figure O displays the age information from Table 13 in graphic form, indicating where children are present, and where young persons aged 15 to 34 dominate. There is an extraordinarily high percentage of residents between 15 and 35 years old in Fenway/Kenmore and Allston/Brighton, as well as an unusual number in this age group living in Back Bay/Beacon Hill and the South End. These concen-

trations reflect the surging number of households of unrelated individuals in these districts.

Back Bay/Beacon Hill and Allston/Brighton have almost no children under 15, whereas in Mattapan/Franklin one out of four is in this age group. Those aged over 55, on the other hand, stand out in East Boston, South Boston, Central, West Roxbury and Hyde Park. Many of these seek elderly housing, whereas others wish to live independently as long as possible.

Figure O: Age Composition of Boston's Planning Districts in 1985



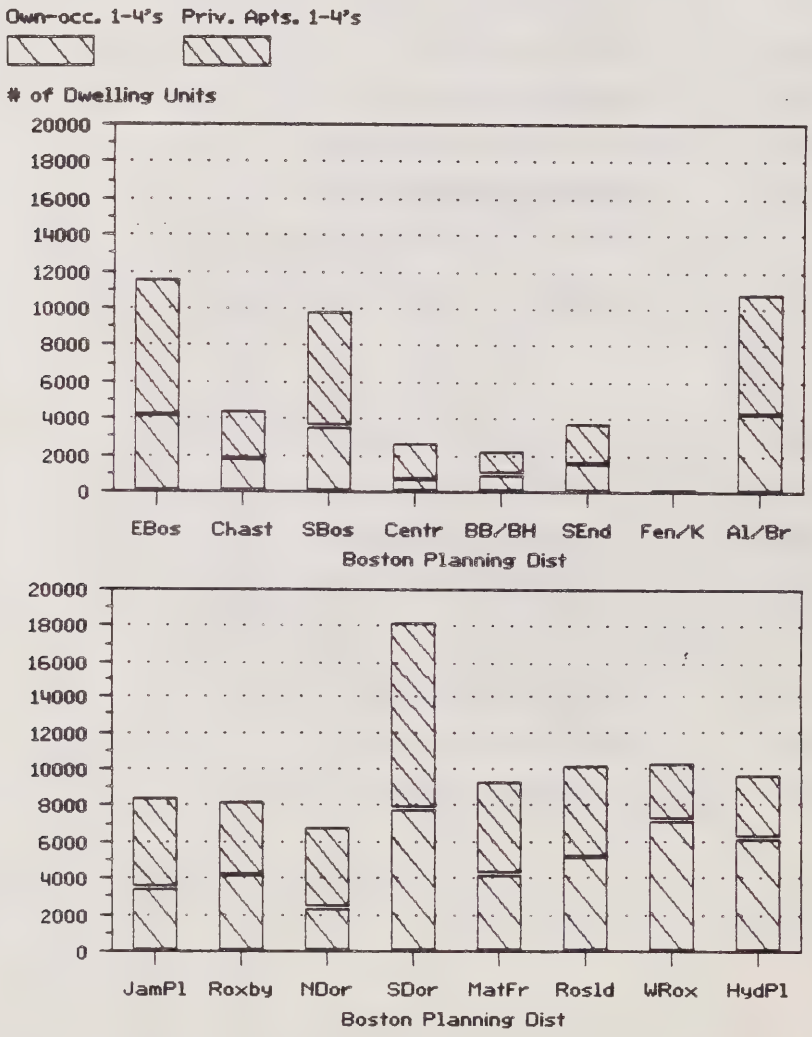
Source: U.S. Census,BRA Research Dept.

THE HOUSING STOCK COMPOSITION OF BOSTON'S PLANNING DISTRICTS IN 1985.

The housing mix in the City's neighborhoods is as varied as the population.. Figure P draws upon data in Table 6 to show the number of units in 1-4 family structures. It shows that Fenway/Kenmore has almost none, and Back Bay/Beacon Hill and the Central district have relatively few. These are the districts where there are few children, and young, unrelated individuals dominate. In many districts, however, the 1-4 unit stock provides most of the units. For example, South Dorchester, clearly leads in the total number of such units, and East Boston, Allston/Brighton, and the more outlying districts each provide many such units.

In Hyde Park, Roslindale and East Boston, the total percentage of units in the 1-4 unit stock is over 80%. The proportion of this stock that is resident-owned also ranges from quite low in the Central district to relatively high in West Roxbury and Hyde Park.

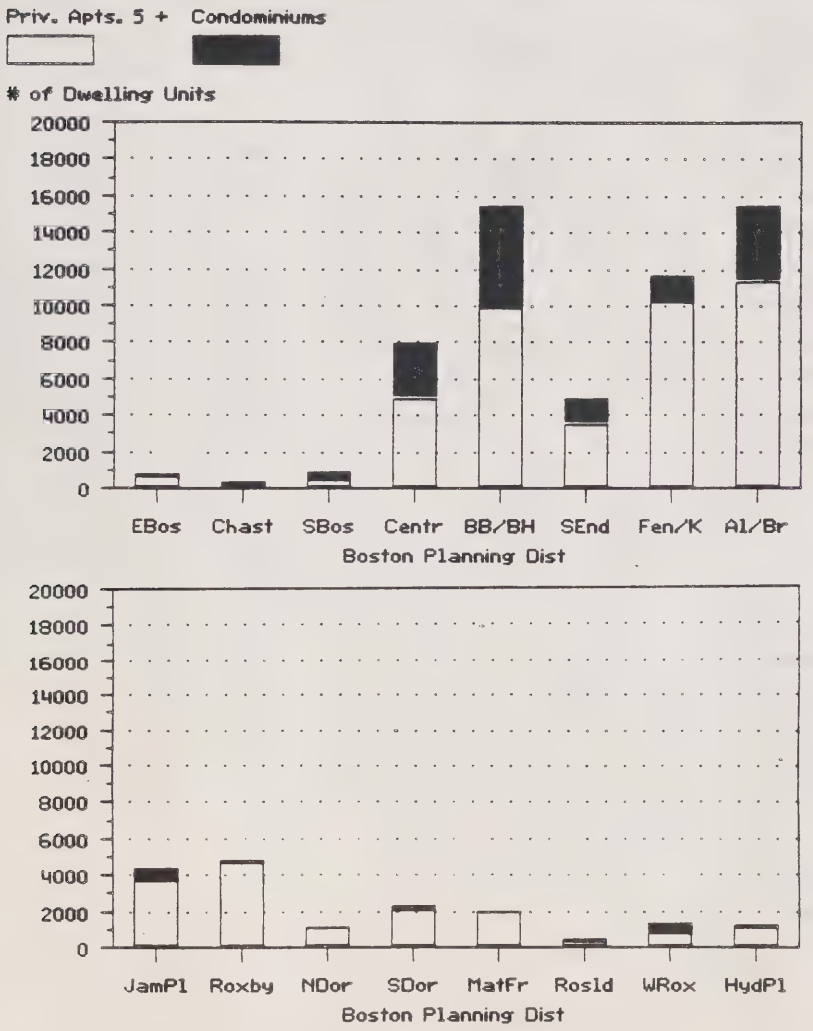
Figure P: 1-4 Unit Stock Distribution in Boston's Planning Districts in 1985



Source: US Census, BRA Research Dept.

The distribution of the private, multifamily housing stock of 5 or more units in a building is shown in Figure Q. Allston/Brighton, Back Bay/Beacon Hill, Fenway/Kenmore, the Central district and the South End provide most of this stock. The presence of a younger, more affluent population is reflected in the relative proportions of this stock in each area that has been converted to condominiums. The bulk of the City's condominiums are in Back Bay/Beacon Hill, Allston/Brighton, and the Central district. The private, multifamily stock in this figure also reveals where the greatest number of further multi-unit condo conversions are possible.

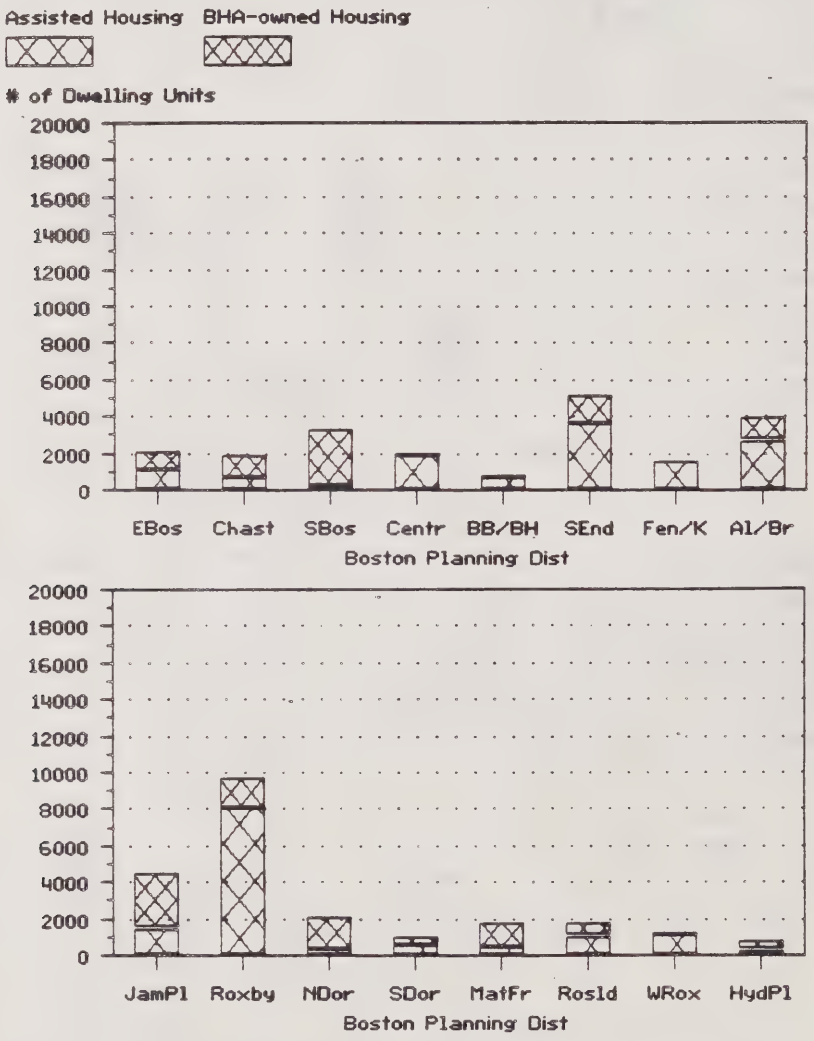
Figure Q: Private Multifamily Housing in Boston's Planning Districts in 1985



Source: US Census, BRA Research Dept.

Assisted housing and stock owned by the Boston Housing Authority are shown in Figure R. This is fairly recent housing, developed after World War II, in contrast with the rest of the stock, most of which tends to be much older, predating the Depression. After World War II, large public housing projects, owned and managed by the Boston Housing Authority, were developed in North Dorchester (Columbia Point), South Boston, the South End, Charlestown and Jamaica Plain. A substantial amount of assisted housing followed, created in the late 1960s and 1970s. Roxbury, the South End, and Allston/Brighton contain most of these units, which are both new construction and rehabilitation, developed mainly under the Sec. 221(d)(3), 236, Section 8, and MHFA assistance programs by non-profit developers.

Figure R: Assisted Housing Distribution in Boston's Planning Districts in 1985

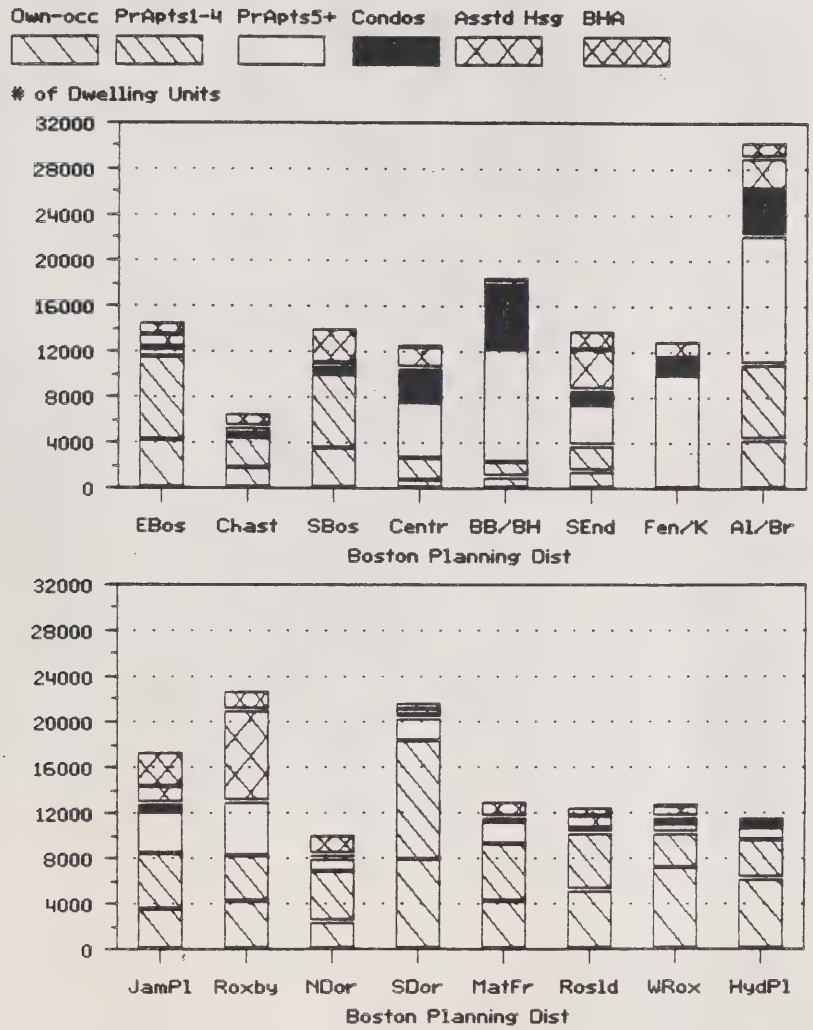


Source: US Census, BRA Research Dept.

Many challenges now confront this public and assisted housing. In 1985, of the over 18,000 units in public housing, more than one-quarter were not in use: 2,600 were vacant, and over 2,000 more were boarded up as uninhabitable. See Table 9. Less is known about vacancies in the assisted stock, none of which are boarded up. However, in recent years a considerable number of these developments were in serious financial straights, not meeting their mortgage payments.

The composition and distribution in 1985 of the City's 249,200 housing units, shown in Figure S, reveals among many other things that Allston/Brighton has almost five times as many total units as Charlestown.

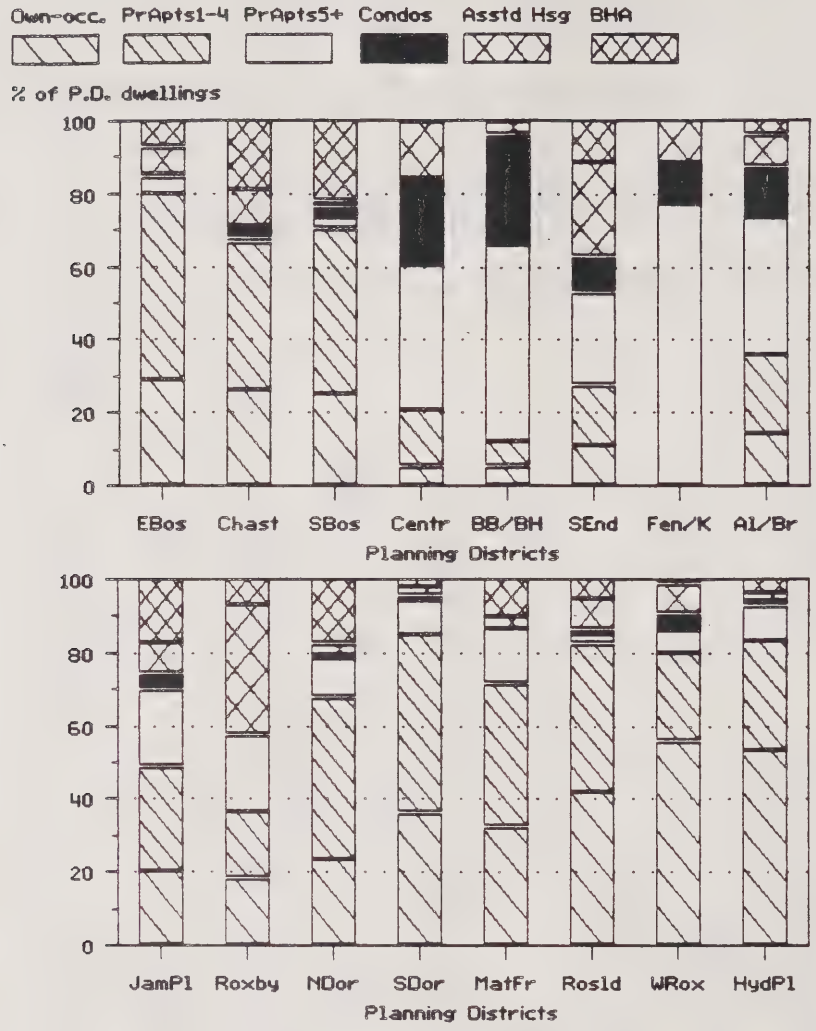
Figure S: Distribution of All Housing Units in Boston's Planning Districts in 1985



Source: US Census, BRA Research Dept.

The stock mix within each district is also presented on a percentage basis, in Figure T. The private 1-4's, with the downward sloping diagonals, provide 2/3rds to 5/6ths of the housing stock in the majority of the districts.

Figure T: Housing Stock Composition of Boston's Planning Districts in 1985 (in percent)



Source: US Census, BRA Research Dept.

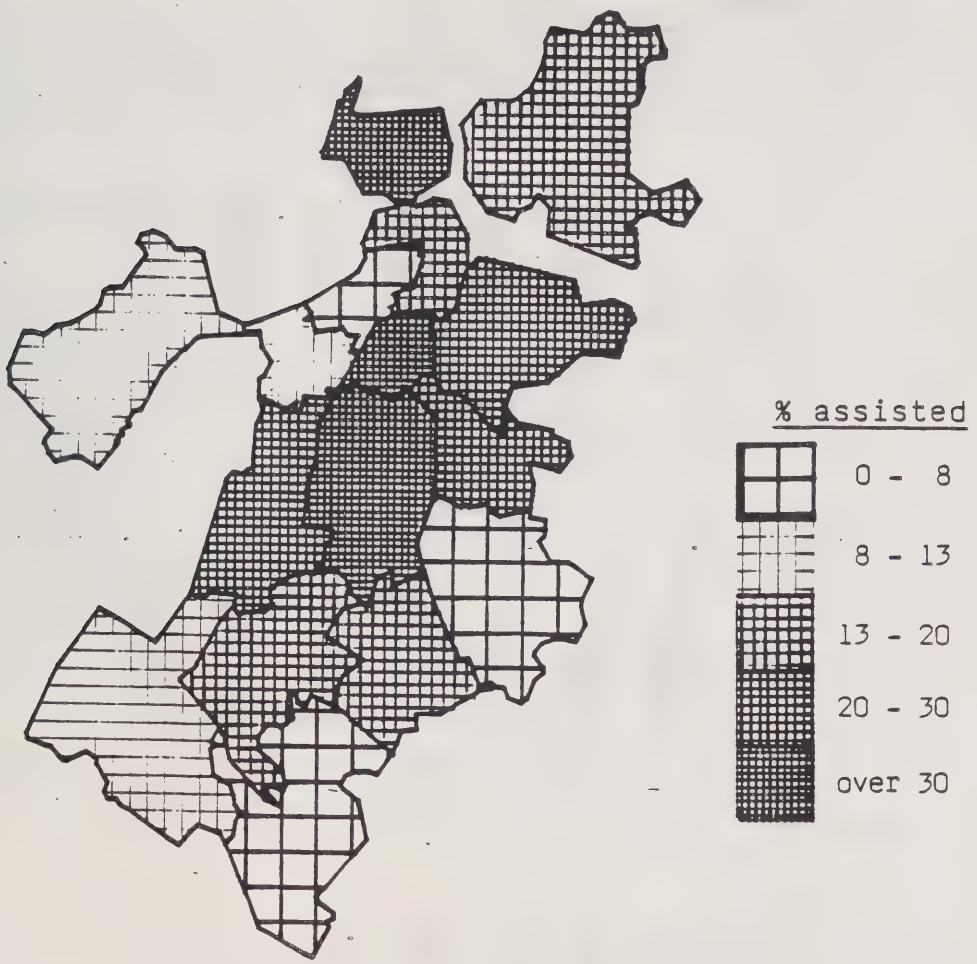
Multi-unit stock (white space) dominates the Central, Back Bay/Beacon Hill, South End, Fenway/Kenmore, and Allston/Brighton districts, with a significant portion owned as condominiums (black space). In Back Bay/Beacon Hill and the Central districts, some 40% of the potential condominium conversions have already occurred, whereas in Fenway/ Kenmore only one-eighth have been converted.

Assisted housing, both private- and BHA-owned, is indicated by the cross-hatchings at the top of each bar, showing that in this regard Roxbury, at 41% assisted, and the South End, at 38%, lead the other districts.

BHA public housing stands out in Charlestown and South Boston, as well as in Jamaica Plain, North Dorchester and the South End. Other forms of assisted housing were developed for private non-profit ownership and management under Sec. 221 (d)(3), Sec. 236, and Sec. 8, as well various state assistance programs administered by the Mass. Housing Finance Agency and Exec. Office of Communities and Development. These units, shown with the less dense hatching, are numerous in Roxbury and the South End.

The various stock types are somewhat more evenly distributed in Allston/ Brighton, Jamaica Plain and the South End than in other districts. The housing mix in the Central district resembles Back Bay/Beacon Hill, but with more assisted housing, as well as more 1-4 unit structures. Figure U maps the distribution of assisted housing by planning district, drawing upon data in Table 6.

Figure U: Map Showing Boston's Distribution of Publicly Assisted Housing in 1985



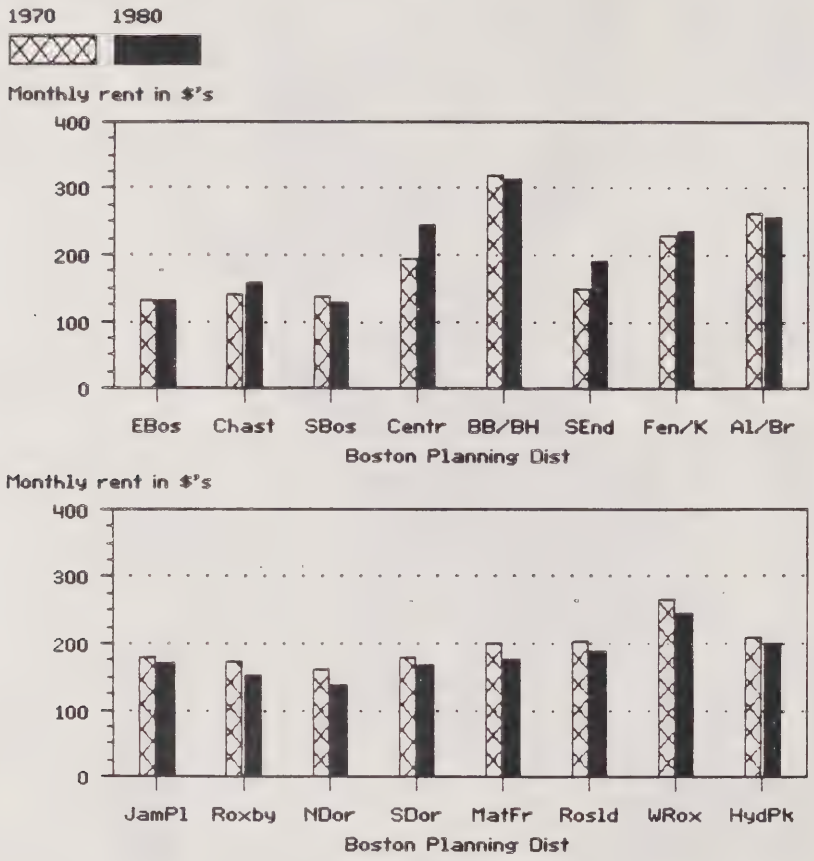
THE RECENT RISE IN HOUSING COSTS

Changes in rents and home values are difficult to track over time due to the heterogeneity of the housing stock in so many of the districts. However, these changes are very significant and have affected some districts much more than others, making it important to consider what can be inferred from the available data.

Median contract rent in Boston between 1970 and 1980, according to the U.S. Census, was essentially stable, rising by only one-half a percent from $191 to $192. Median gross rent in Boston in 1980 was $254, or $62 higher because it includes heat and utilities along with contract rent. Figure V shows this stability in median contract rents from 1970 to 1980, drawing upon data in Table 16. Throughout the

1970s, median contract rents (when measured in constant 1980 dollars) rose in locations near downtown, whereas they actually declined in all of the more outlying districts.

Figure V: Median Contract Rents by Planning Districts, 1970 - 1980
(in constant 1980 dollars)



Source: U.S. Census,BRA/City HH Survey

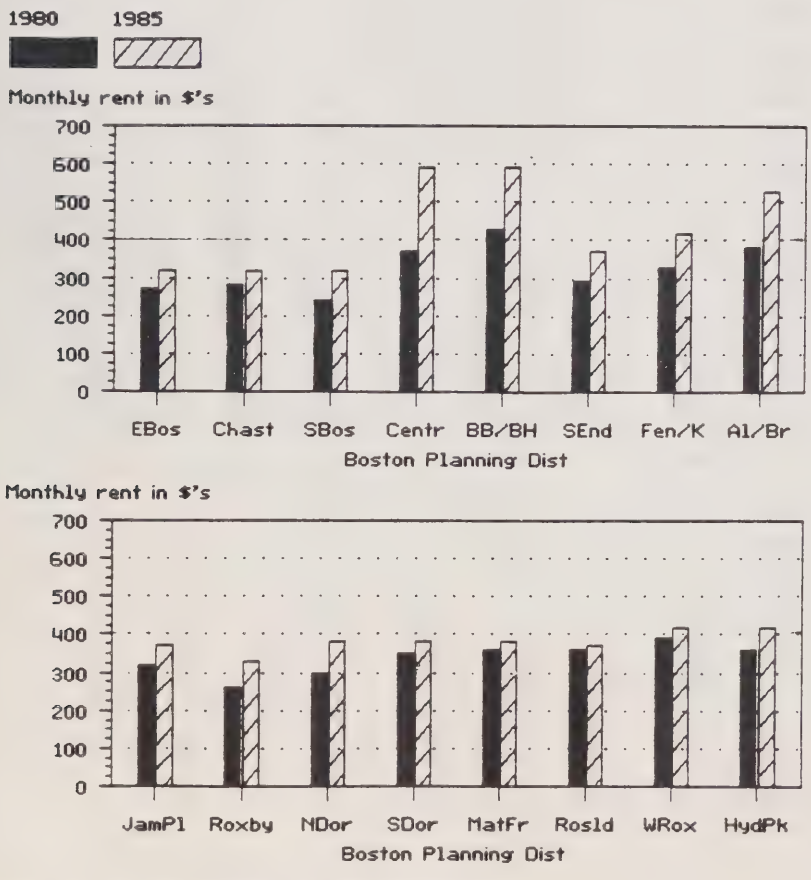
The BRA/City Household Survey provides data on median gross rents in 1985 for groupings of the planning districts, making rent shifts a rough but useful proxy for change in the various housing markets. These were compared to 1980 rents by using 1985 constant dollars. Viewed this way, Boston's 1980 median gross rent of $254 was already $340 measured in 1985 constant dollars. By 1985, this had risen to $400, a real rise of 3% (compounded annually) *above inflation.* While not enormous, it contrasts with the past where rents overall remained stable with the Consumer Price Index (CPI), and even declined in some districts, as shown in Figure V.

Gross rents in 1985 were considerably higher than in 1980 (measured in 1985 constant dollars) in some districts. The changes are shown in Figure W, drawing again upon data in Table 16. All districts experienced increases greater than the CPI; Central, Back Bay/Beacon Hill, and Allston/Brighton experienced sizable increases, raising rents in these districts to levels at which tenants would either spend over a third of their income on rent, or would have high enough incomes to place them in marginal tax bracket rates of over 25 percent.

Existing federal homeownership tax incentives encouraged households to own condominiums and take advantage of federal income tax deductions. This tax shelter threshhold occured around a rent of $400 monthly, since at this level a household had to earn around $500 for housing in order to net $400 after taxes to pay the rent. Under these incentives, many prefered to invest $500 monthly (and more) in an ownership property which in these neighborhoods promised them substantial appreciation on their equity investment.

Figure W reveals how median rents in virtually all the neighborhoods were moving towards this $400 tax shelter threshhold in 1985. Since tax reform has not eliminated these homeownership benefits but only reduced them, pressure for condo conversion will remain on all of Boston's attractive rental stock.

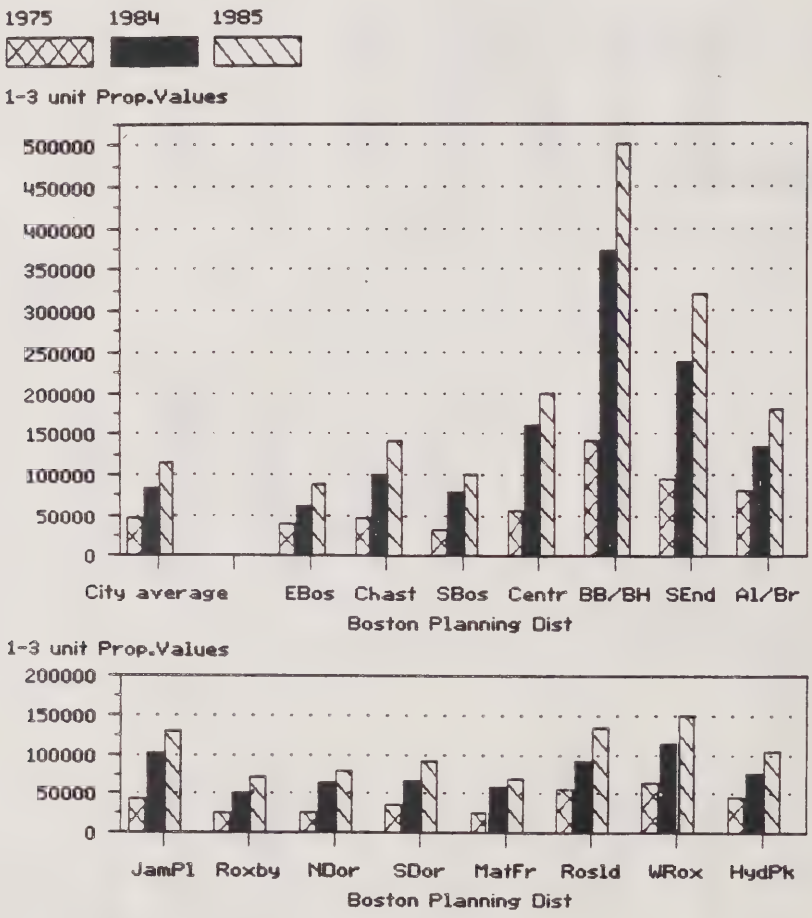
Figure W: Median Gross Rents by Planning Districts, 1980 - 1985
(in constant 1985 dollars)



Source: U.S. Census,BRA/City HH Survey

For monitoring changes in home values, the Boston Assessing Department provided the BRA with sales prices for single family, two unit and triple-decker structures in each of the City's 22 wards from 1975 to 1985.[8] Sales prices for 1, 2, and 3 unit structures can be grouped because in any ward, their means were fairly close. Figure X shows these changes in current dollars by planning districts, using data from Table 17. The sales in 1984 showed that the mean city-wide value was around $80,000, up from $25,000 in 1975. In the main, these increases were the result of renewed confidence in living in Boston, particularly on the part of newcomers seeking locations close to the downtown.

Figure X: Values of Boston's 1-3 Unit Properties by Planning District, 1975-1985
(in current dollars)



Source: City of Boston, Assessing Dept.

A year later, declining mortgage interest rates as well as unemployment rates, resulted in even more pronounced gains. The 1985 sales show an average increase of 37% over the 1984 sales prices, raising the city-wide mean to over $110,000, and the average value for a 1-3 unit property in Back Bay/Beacon Hill, the leading district, to over one-half million dollars.

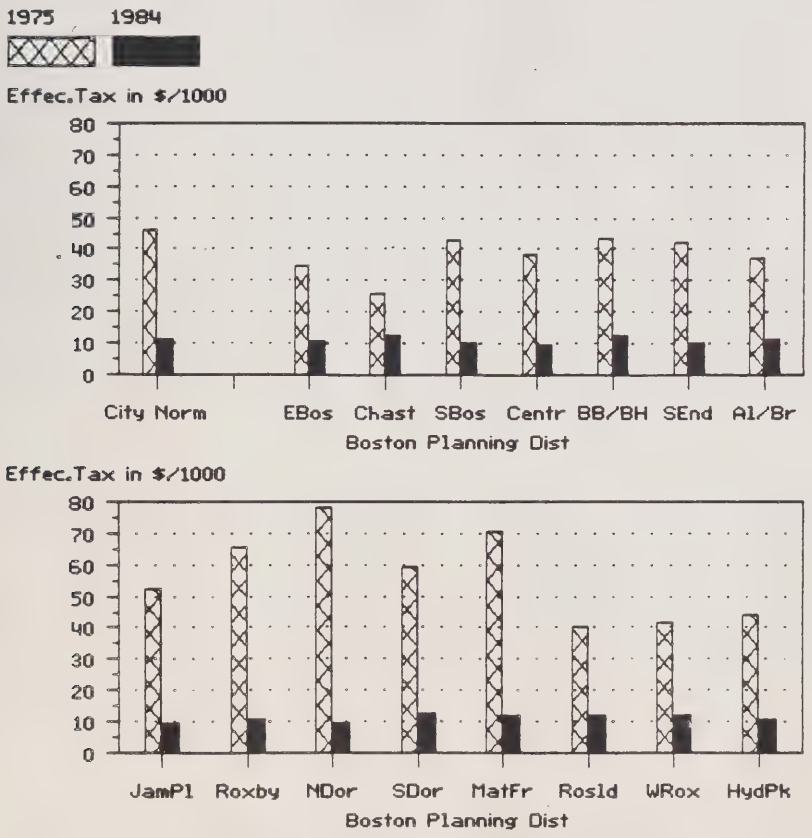
---

[8] See Avault, John and Deborah Oriola, "Revival and Revolution in Boston Home Values," BRA Research Department, November 1986.

Easing of the property tax burden has also helped these properties gain value. Proposition 2 1/2 was passed by voters embracing the idea that annual property taxes should not exceed 2.5% of market value, or $25 per $1,000 in actual value. In Boston during the 1970s, tax appraisals were low while the tax rate was very high, making it difficult to compare specific, actual tax situations. However, data on actual sales prices and tax bills available for 1975 and 1984 make it possible to trace the impact of rising values and declining tax burden.

Figure Y shows that the city-wide average effective tax rate in 1974 was $46 per thousand of actual market value, and that rates were generally lower in areas close to downtown, Charlestown being the most favored at $26. North Dorchester, Mattapan/Franklin and Roxbury, on the other hand, were much more heavily taxed, at rates over $60, due to relatively higher appraisals.

Figure Y: Effective Tax Rate of Resident-Owned 1-3 Unit Properties, 1975-1984
(in current dollars)



Source: City of Boston, Assessing Dept.

By 1984, after equalization, all the district averages were quite close to one another, as they should be, and around $11 per thousand of actual market value. As current property values more than tripled, the effective tax rate dropped to less than a third of its former amount. However, removal of the past inequities may have given an additional boost to the formerly overburdened properties.

These surging market forces, abetted by national tax laws, local property equalization and declining interest rates, make it extremely difficult for lodgers and tenants on fixed or limited incomes to continue to obtain decent housing services from owners who now are tempted by many interests to sell properties housing tenants in order to tap their recent gains in equity.

With rising housing prices in the face of dwindling assistance, increasing the proportion of assisted housing in the near future will be a major challenge. Given that much affordable housing is in the private 1-4 unit structures owned outright by small scale owners, effective incentives are vitally needed to discourage sales to new owners and speculators who will finance their purchases and then seek to raise rents in order to pass these financing costs to the tenants.

A summary of all these interrelated dynamics is presented at the outset of this paper. *Part 2: Background Tables and More Details* provides more data regarding these changing housing patterns.

Rolf Goetze, Ph.D.

Neighborhood Change
& Housing Analysis

129 Leonard Street
Belmont, MA 02178
(617) 489-2739

BOSTON'S CHANGING HOUSING PATTERNS, 1970 - 1985: PART 2, BACKGROUND TABLES AND MORE DETAIL

Introduction

The following tables and explanation provide the basis for the findings presented in Figures A - Y in *PART 1: Highlights and Implications*, which focuses on recent changes in household composition and residential stock in Boston and within its 16 planning districts.

These tables are intended as informative presentations of recently available data, emphasizing salient shifts in patterns. The sources of this information are the U.S. Census, *Boston's Housing Stock Changes 1980 - 1985* (BRA Research Dept. December 1985) and the 1980 and 1985 *BRA/City Household Surveys*. In each of these surveys, a sample of over 2,000 households, carefully drawn to reflect Boston's population, was questioned in the spring of 1980, to parallel the 1980 U.S. Census. In 1985, exactly five years later, the same methodology was employed again to obtain an update and to identify neighborhood shifts.

To learn more about changes in these planning districts by 1985, the several thousand observations available from the 1980 and 1985 BRA/City Household surveys were differentiated to the limit. Knowing such changes as the shift in number of persons by race/ethnicity and age group in each district is valuable for planning. However, this divides the available data into so many cells that it limits reliability tests. The inferences should therefore be viewed as suggestive rather than conclusive.

The 1980 U.S. Census does not specifically identify assisted dwelling units or the structure types within which they occur. It also does not indicate the type of stock in which condominiums are located, or when rental dwellings are in resident-owned structures. Therfore, some simplifying assumptions were needed to make possible an overview and the identification of general patterns. While there are a few exceptions, the following assumptions are generally true and have been consistently adhered to in this research:

- assisted rehabilitation and accessory apartments are all within the 1-4 unit stock

- assisted new housing development and condominium conversions are all within the multifamily stock containing 5 or more units per structure

- 1980 owner-occupancy rates, by structure type, are assumed to continue through 1985

The accompanying text explains how to interpret these tables. Despite their traditional appearance, some of the tables are unorthodox, containing columns with row percentages as well as ++ and -- flags to indicate the entries that deviate the most from their respective city-wide averages. Tables 3 - 17 in this paper are separated at the end so they can be placed alongside the text for the reader's convenience.

Explanation of the Tables

Table 1 tracks the actual housing stock changes in Boston, distinguishing six use and structure types. It reveals the changes in count and percentage composition over the past fifteen year period. Table 2, below, details these changes in five year periods and explains the increments more fully.

Table 1: SUMMARY OF BOSTON'S HOUSING STOCK CHANGES: 1970-1985 [1]

	1-4 Family Structures		5 + Multifamily Structures				
(in d.u.)	Private	SubsRhb	SubsNew	BHA	PrvApts	Condos	City Total
1970	138,800	1,700	5,400	15,200	71,200	0	232,200
% compos'n	60.0	0.6	2.3	6.5	30.7	--	100.0
1970-1985 CHANGE:							
+ New	4,700		8,800	2,900	5,500	1,000	+ 22,800
+ Conversions	+ 4,800	-8,700	-)9,300			-17,900	17,300	+ 4,800
- Demolitions	- 8,500		(Bd-up: 2,200)		-2,200		- 10,600
Net changes	- 7,700	+ 9,300	+8,800	+2,900	-14,600	+18,300	+ 17,000
1985	131,100	11,000	14,200	18,100	56,600	18,300	249,200
% compos'n	52.6	4.4	5.7	7.3	22.7	7.3	100.0

In the 1-4 family structures, 9,500 units in new construction and conversions, 4,700 and 4,800 respectively, only marginally exceeded the 8,500 units demolished, while another 8,700 of these 1-4 family units were rehabilitated under public assistance programs.

In the multifamily stock, 8,800 new units were developed under public subsidy, alongside 2,900 apartments by the Boston Housing Authority and 5,500 privately developed new apartments and 1,000 new condominiums.

---

[1] Rounding affects some subtotals. Before discussing these housing stock tables, it is useful to define these various housing stock types as well as the other terms and abbreviations used in this and the following housing tables and graphs:

Private 1-4 Family = privately-owned, unassisted units in the single, duplex, triple-decker and four dwelling unit stock

SubsRhb = subsidized rehab units, all assumed to be in 1-4 family structures

SubsNew = subsidized new construction and conversions of non-residential uses, all assumed to be in 5 and more unit structures

BHA = units in Boston Housing Authority managed properties

PrvApts = private, unsubsidized apartments

Condos = condominiums (all assumed to be in 5+ unit multifamily structures)

own.occ = owner-occupied stock, a subset of Private 1-4 Family

asstd hsg = assisted, subsidized housing, the sum of SubsRhb and SubsNew

- - - - - - - - - - - -

New = new construction and conversions from non-residential uses

Conversions = residential units created within previously residential stock, e.g accessory apartments (often not legal), and subsidized rehab, or condo conversion

Demolitions = units removed from the stock

Bd-up = units boarded-up as uninhabitable by the Boston Housing Authority, (or lost in consolidation/modernization) but not substracted from the inventory.

Conversions were even more significant in the multifamily stock, as 17,900 previously private apartments were converted into 17,300 condominiums. 2,200 multifamily units were also demolished, and another 2,200 BHA apartments were boarded up to prevent further vandalism.

The **net changes** line in Table 1 reveals the substantial losses of traditional housing: 7,700 less units in 1-4s (actually 8,500 units demolished and 8,700 units rehabbed, offset by 4,700 new units and 4,800 accessory apartment conversions); and 14,600 less units in private, multifamily apartments, over 20% of the 1970 inventory.

The 18,300 condominium units plus the 18,100 additional units under subsidy, 9,300 rehab and 8,800 new, were also very substantial inventory changes, while the BHA gain of 2,900 units was nearly offset by its 2,200 board-ups, despite major modernization efforts that are not explicitly counted here.

Table 2 traces these same shifts by five year increments, revealing how the general pace of abandonment and demolition has recently slowed, while the condominium accessory apartment conversion process has accelerated.

Table 2: BOSTON'S HOUSING STOCK CHANGES: 1970-1975-1980-1985 *

	1-4 Family Structures		5 + Multifamily Structures				City
	Private	SubsRhb	SubsNew	BHA	PrvApts	Condos	Total
1970	138800	1700	5400	15200	71200	0	232200*
+ New	1900	_	4200	1800	3000		+10900
+ Conversions	- 5200	-) 5200			- 900	900	0
- Demolitions	- 3800				- 400		- 4200
1975	131700	6900	9600	17000	72900	900	238900
+ New	1700		3100	700	600	200	+ 6300
+ Conversions	+ 400	-2600 -) 3200			- 4000	3400	+ 400
- Demolitions	- 3500				- 1000		- 4500
1980	127700	10100	12700	17700	68500	4500	241100
+ New	1100		1500	400	1900	800	+ 5600
+ Conversions	+ 4400	- 900 -) 900			-13000	13000	+ 4400
- Demolitions	- 1200		(Bd-up: 2200)		- 800		- 1900
1985	131100	11000	14200	18100	56600	18300	249200

* Rounding affects some subtotals.

Comparing the early 1970s with the early 1980s provides a startling contrast. The BHA, which produced 1,800 units between 1970 and 1975, mainly on dispersed sites, was able to produce only 400 more between 1980 and 1985. Even more serious, it found itself with 2,200 boarded up, uninhabitable units in 1985, despite intense efforts at modernizing its older 15,200 unit 1970 inventory in which over one out of six units is still vacant. (In 1985, the BHA had 2,600 vacant units in addition to the 2,200 board-ups).

Table 2 also reveals dramatically how the assisted development process has slowed. In the early 1970s, the assisted housing inventory grew by 9,400 units or 140%, from 7,100 units (1,700 rehab and 5,400 new before 1970) to 16,300 units by 1975. In the early 1980s, only 2,400 additional units came under subsidy, at one-fourth the earlier pace -- and now the assisted production pipeline is virtually empty. Meanwhile, over 1,000 units in scattered site developments in Roxbury have had to be "re-rehabbed," and many times that number have required an infusion of Section 8 support to prevent their loss through foreclosure.

Condominiums tell the other side of this market change story. Only 900 units were created by innovators between 1970 and 1975, whereas over 13,000 were converted and 800 newly built between 1980 and 1985, despite explicit attempts on the part of the Governor's office and many other official agencies to stem the condo conversion process.

Accessory apartments, mostly 1-4 family conversions without occupancy change permits, similarly appeared virtually from nowhere. While not easy to count, a special study of the 1985 South End, Jamaica Plain and Allston/ Brighton housing markets by the Joint Center for Housing Studies suggests that such predominantly extra-legal conversions accounted for over half of Boston's actual housing inventory increase, 4,400 of the 8,100 units, between 1980 and 1985. This substantial increment of additional affordable housing is mainly being produced by local resident owners, independent of any city support, simply responding to current market realities like increased housing demand, declining household size and strengthened neighborhood confidence.

Table 3. 1980 SMSA Housing Stock by Structure Type, Tenure and Location, which registers only occupied units, places Boston within its metropolitan context. It also shows the subsets of recent housing construction. It was prepared from the 1980 U.S. Census, Tables A-7 through J-7. These data were examined to determine percentage composition, resident ownership rates and recent changes in the pace of development. The main conclusions are presented in the opening pages of *Part 1: Highlights and Implications.*

Table 4, 1980 Demographics of Boston SMSA Residents, shows the regional population distribution by location and age groups in actual numbers and by percent of total area population.

Table 5, Boston's 1980 Housing Stock Overview by Structure Types and Planning Districts , shows the residential composition of each planning district at the time of the 1980 census, separating the units in one to four family structures from those in other multi-family ones. These summary numbers are derived from the detailed estimates developed in *Boston's Housing Stock Changes 1980 - 1985* (BRA Research Dept. 12/85), which also explains the sources of data for the various stock types.

Here the figures are shown in thousands of dwelling units. For example, city-wide in 1980 there were 137,700 units in 1-4s, 103,400 in multi-family structures, summing to 241,100 altogether. The vacancy percent in the 1-4 family stock is shown, alongside the actual numbers of vacant and owner-occupied units, which were derived from the 1980 Census.

To serve as a rough index of the extent of condo conversions, a column, **condo %** at the far right of the multifamily section, indicates the percent of

private, unsubsidized multi-family stock that was in condo tenure.[2] As of 1980, only about 6 percent of the private multi-family stock city-wide had been converted to condos, and West Roxbury led in conversion percentage, due to a 256 unit development in this district dominated by single family homes, even though there were actually many more condos in Back Bay/Beacon Hill.

Table 6, Boston's 1985 Housing Stock Overview by Structure Types and Planning Districts, is created in identical format as Table 5 (enabling the creation of Table 7, to show net change).

The 1-4 family vacancies in 1985 were derived by applying the vacancy percentage determined in the BRA/City 1985 household survey rate to the 1-4 family stock. In 1980, over 10,300 of the units in 1-4 unit structures were listed as vacant in the U.S Census; the BRA Research Dept. estimates are that these had dropped to 5,900 by 1985. This table assumes that half the units back in use were owner occupied, and the the balance were private apartments. Thus, the number of owner-occupied units in 1985 should be considered a rough but reasonable minimum approximation. The total may actually be significantly higher due to more recent buyers deciding to be resident owners than in the past, but data on this are unavailable.

In this table, the **condo %** column again indicates the extent to which the existing private, multi-family stock was in condominium tenure in 1985. By then, roughly one quarter of the possible conversions of existing residential stock had been made. High percentages in Charlestown, South Boston, Roslindale and West Roxbury, indicate that a relatively large portion of a small pool is converted. Table 8 details this conversion process.

Table 7, Changes in Boston's Housing Stock 1980 - 1985 by Structure Types and Planning Districts, compares Table 6 with Table 5 in order to explicitly trace the net differences in unit count in the components of Boston's inventory in the past five years for each planning district. (Tables 5 and 6 on diskette actually contain unit counts which have been suppressed in printing to reduce spurious accuracy.)

Table 8, Private Apartments and Dwelling Unit Counts in Boston, by Planning District, 1980 - 1985, shows the apartment and condominium changes in each planning district in order to track shifts in the private rental housing inventory. At the far right, it also identifies the counts and additions in condominiums. Note how closely the gains here track the losses of private apartments in the 5+ unit structures.

Table 9, Assisted Housing in Boston by Planning District 1985, provides a summary of all the rental stock under assistance, along with an indication of the

---

[2] Prior to 1985 very few condominium conversions had occurred in the 1-4 unit stock. Since then, such conversions have become more significant.

The -100 units in private apartments and the -10% **condo %** in Charlestown results from the research methodology in which the known totals of subsidized new and BHA housing units were subtracted from the 1980 U.S. Census multifamily total. A negative number indicates either that some of the subsidized new multifamily units or condominium conversions were in the 1-4 unit stock, or that the Census was slightly off.

percentage of the total stock in each planning district that is under assistance. The first section covers HUD and MHFA-assisted stock, dividing this into stock that was occupied prior to 1980 and additions made between 1980 and 1985.

The **% of p.d.** columns of this table indicate the proportion of the total stock in each planning district that is assisted. **++** flags identify the top quintiles, the highest three planning districts, and **--** the bottommost, whereas lack of any flag indicates the four planning districts that are closest to the city average.

The total HUD/MHFA assisted stock of 25,123 units is a little over one tenth of the city's entire housing stock. This 10% is not evenly distributed, however, but ranges from none in South Boston, to 26% and 34% of the stock in the South End and Roxbury, respectively.

BHA housing stock is shown somewhat differently on this table, tallying separately the 9,569 occupied family and 3,693 occupied elderly units from the 2,625 vacancies and the 2,191 "board-ups" which constitute units presently unrecoverable. Most board-ups are actual, but an indeterminate allbeit small fraction are units lost in the modernization process as existing units were reconfigured into dwellings with more bedrooms in order to house larger families.

In the columns to the far right, total assisted stock adds the BHA housing to the HUD/MHFA stock. Again, the respective percentages are shown. Note the deviations from the norm. Roxbury, at 41%, has the highest portion of its stock assisted, leading the South End at 37% and Charlestown at 28%. Back Bay/Bacon Hill, South Dorchester/Fields Corner and Hyde Park, on the other hand, have less than one unit in sixteen assisted.

Due to the BHA board-ups, the total *usable* assisted stock in 1985 is some 2,000 units lower, about 41,200 units or only about one City dwelling in six -- and of this, at least another 2,625 units in public housing are vacant.

Readers interested in further specifics regarding the 1985 housing stock composition, such as listings of all assisted developments, are urged to consult *Boston's Housing Stock Changes 1980 - 1985*, (BRA Research Department).

Table 10, Percent of Households with Children in Boston's Planning Districts 1970 - 1985, shows the pattern of decline in the percent of households with children under 18 in most neighborhoods. It also shows the shift towards childraising by single parent families in minority areas, Jamaica Plain, Roxbury, Mattapan/Franklin and Dorchester.[3] The lower portion of Table 10 draws a comparison for each of the 16 planning districts with comparable data from the 1980 U.S. Census. **++** and **--** are linked to the column statistics to flag patterns for the reader.

In 1985, traditional two parent childraising still takes place in Hyde Park, Roslindale and Mattapan/Franklin, whereas children are increasingly reared by single parents in Roxbury, Mattapan/Franklin and North Dorchester, largely in the assisted

---

[3] 1985 data from the BRA/City Household Survey in this table and the next can be off by 4 percent. The percentages generated from the BRA/City Household Surveys refer to what was first a modestly declining and then a slowly growing population. However, this does not materially alter the conclusions.

housing and BHA stock located in these districts. On the other hand, such single parent households are conspicuously absent in Allston/Brighton, Fenway/Kenmore, Central and Back Bay/Beacon Hill, comprising under 5 percent, or less than one in twenty of all households there.

Table 11, Changing Family Unit Composition of Boston and its Planning Districts, 1970 - 85, presents demographic data from the US Census (1970 and 1980) and the BRA/City Household Surveys (1980 and 1985) to trace fundamental shifts in the three basic types of households residing in Boston: traditional families and couples without children, single parent families, and households comprised of unrelated individuals living alone or jointly.

The substantial gains in the number of unrelated individuals and the decline in traditional couples and families are discussed in *Part 1: Highlights and Implications*.

Table 11 shows how strongly households of unrelated individuals have come to dominate some areas in 1985, comprising a large majority of all households in Back Bay/Beacon Hill, Fenway Kenmore, Allston/Brighton and the South End. In Mattapan/ Franklin and Hyde Park, on the other hand, such households of unrelated individuals are still less than one in three, despite noteworthy increases since 1970 when they were under one in five.

This table reveals that the rising trend towards households of unrelated individuals is generally occurring across the board, with substantial recent increases in the last five years in Allston/Brighton, the South End and Jamaica Plain.

Traditional couples and families declined from 47% of all households in 1970, to 35% in 1980, and have stayed around this level since. Declines exceeding the city average occurred in Allston/Brighton, the South End, South Dorchester, Jamaica Plain and West Roxbury.

Regarding single parent households, Charlestown showed a noticeable drop, whereas Roxbury, Mattapan/Franklin and South Dorchester/Fields Corner experienced significant increases.

There are many older childless couples now in Charlestown, the Central and Hyde Park planning districts, whereas childless younger couples are notably absent in the South End, Jamaica Plain and Mattapan/Franklin. Further comparing these patterns with 1980 data (not shown on this table) reveals major recent declines in childless couples in West Roxbury, Jamaica Plain, Roslindale, and Back Bay/Beacon Hill, offset by a substantial gain in Charlestown and South Boston.

Table 12, Median Age Shifts in Boston's Household Population 1980 - 1985 by Planning Districts, integrates recent BRA/City Household Survey data with census data from past decades to provide an overview of the most significant age shifts.

Above the double line, the gradual decline in city-wide median age is shown. From 1960 to 1980, it declined from 32.2 to 27.6 years of age, but in the past five years to 1985, it rose again to 28.8. Basically, between 1960 and 1980, people of parenting age were moving out of the city, while students, minorities and younger, often single parent households were taking their place. Prior to 1975, more people were moving out than in; by 1985, the tide had clearly changed.

In 1980, the oldest planning districts (in terms of median age of household population) were West Roxbury, Back Bay/Beacon Hill, and Central, whereas the "youngest" were North Dorchester/ Uphams Corner, Mattapan/Franklin and Roxbury.

By 1985, the planning districts with the highest median age were Central, South Boston and West Roxbury; meanwhile, Fenway/Kenmore and Allston/Brighton had joined Mattapan/Franklin in housing the "youngest" population.

The greatest declines in median age between 1980 and 1985 occurred in West Roxbury, Back Bay/Beacon Hill and Fenway Kenmore, suggesting significant population changes. On the other hand, the least changes (median age rising 5 years or more), occurring in North Dorchester/ Uphams Corner and South Boston, as well as Central, suggest that in these districts many more stayed put, and that in-movers were significantly older than those moving out.

Table 13, Age Composition of Boston's Household Population 1960-80, and by Planning Districts in 1985, tracks the changes in ten year age cohorts, using data from the US Census and the BRA/NDEA Household Survey.

The mid-section of Table 13 displays city-wide racial and ethnic data in a way that facilitates comparison with the city averages immediately above. Here, between the dotted lines, ++ and -- flags are used to identify the segments that stand out as unusually far from the city average for the age cohort above. In terms of median age, the whites are oldest. The Hispanics are youngest, because they have the largest proportion of children under 15. Asians, on the other hand, have disproportionately few children between 5 and 15; this ethnic group is particularly concentrated in 25 to 35 year olds.

Among 35 to 45 year olds, Hispanics and Asians are under-represented -- and at the high end, those over 65, whites dominate.

The lower section of Table 13 differentiates the 1985 household composition by planning districts. The far left column again shows the variation in median age around the 1985 city norm of 28.8 years. ++ signals the highest three planning districts in terms of median age: Central, South Boston and West Roxbury. Similarly, -- indicates the "youngest:" Fenway/ Kenmore, Mattapan/ Franklin and Allston/ Brighton. Not flagged are the four districts closest to the norm.

Table 14, Age and Racial Composition of Boston's Household Population 1980 - 1985 (RACECHG), highlights the recent city-wide changes in dominant age groups in the top section. Overall, there is a declining proportion of children under 15 years of age and an increase of individuals between 15 and 45. An increasing group such as the 25 to 45 years olds (growing recently from 30 to 34 percent), suggests there have been major stresses of adjustment to accommodate their rising numbers.

These changes become more interesting when each of the city-wide age cohorts is differentiated by race and ethnicity, as shown in the lower portion of this same table, which compares the 1980 with the 1985 BRA/City Household Survey results. However, this pushes to the limit the differentiation of these Household Survey data, based on 3,236 observations for a city of some 600,000 persons.

In the lower section of Table 14, the percentages tally vertically, that is, in 1980, 53% of those under 15 were white, 29% were black, 12% were Hispanic, 5% were Asian and 2% were other races. By 1985 only 43% were white, a drop of 10

percentage points between 1980 and 1985. (Variations of 1-2 percentage points are within the range of sampling error.)

Reading horizontally provides the interesting comparisons when the percentage tallies run vertically. Take the Hispanics, for instance, which rose one percentage point in all ages from 6 to 7 percent of the population. In 1980 and even more in 1985, the distribution was skewed to those under 15, and the 4 percentage point gain (from 12 to 16 percent) emphasizes this.

Among whites, who already tended to be concentrated above age 45 in 1980, the 10 percentage point decline in children under 15 years of age and the 12 percentage point decline in 45 to 55 year olds exceeded the overall 7 percentage point decline (from 69 to 62 percent).

Blacks experienced the most significant overall increase, growing by a fourth, from 20 to 25 percent of the city's population. Among blacks, the lack of growth of those between 25 and 45, as well as the very elderly over 75 years old, is as noteworthy as the substantial growth in the number between 45 and 75 years old.

Hispanics, roughly one fifteenth of the city, expanded their share primarily through a surge in children, whereas Asiatics showed their growth in those between 25 and 55 years of age.

Table 15, Racial Composition of Boston's Household Population 1980-85 by Planning Districts, traces these racial and ethnic changes geographically. Here again, the total number of observations from which these inferences are drawn renders them suggestive of change rather than firm conclusions.

In this table South Dorchester and Hyde Park experienced a strong shift from white to Black between 1980 and 1985, whereas whites displaced blacks in North Dorchester.

Blacks also appear to have made significant gains in the South End and Jamaica Plain, challenging those who assert that gentrification/displacement was the main story there.

Fenway/Kenmore contains many surprises, having lost many whites and Blacks. It seems Asians shifted there from the South End. Hispanics also significantly increased their shares in Fenway/Kenmore and Roxbury, as well as in Roslindale, Hyde Park and West Roxbury.

Table 16, Boston's Changing Median Contract and Gross Rents by Planning Districts: 1970, 1980, 1985, utilizes available information on neighborhood rents as a proxy for changing housing costs. Census data were used for the 1970 and 1980 contract rents, with the 1970 values adjusted upwards to reflect constant 1980 dollars. For the 1980 and 1985 median gross rents, BRA/City Household Survey data were used, making similar adjustments for 1985 constant dollar values. Note that in 1985 the Household Survey grouped several of the neighborhoods together.

Some of the importance and implications of these rent shifts are discussed in *Part 1: Highlights and Implications.*

Table 17, Values, Annual Taxes and "Effective Tax Rates" of 1-3 Unit Owner-Occupied Properties in Boston: 1975, 1984, 1985, by Planning Districts, reveals some contributing reasons for the sharp appreciation of the City's resident-owned stock. It reflects the market shifts that have affected the city's one-, two- and three-family homes. This table has been interpolated from data compiled by the BRA Research Department for sales transactions and tax bills for all 1-, 2- and 3 family structures in every ward of Boston.

Home values are in thousands of current dollars: $24.8 thus stands for $24,800 as the mean price of a single in 1975, rising to $81,300 for the same type of structure in 1984, making no adjustments to account for underlying inflation. The recently added 1985 data are only approximations; and as yet there is no accompanying tax information.

Annual taxes are the amounts paid by homeowners in the respective years in city property taxes, reflecting a $150 homeowner exemption.

"Tax rate" is the computed amount per $1,000 of actual market value of that type of the property. For reference, Prop. 2 1/2 advocated an average tax rate of 2.5 percent or $25 per thousand in market value, well below the rate then in effect.

Annual 75-84 percent increase shows the interest rate compounded annually which produced the appreciation over the nine year interval.

The top portion of Table 17 summarizes the mean values city-wide for each of these structure types. In 1975, the market values of 1s, 2s, and 3s were roughly the same in any given neighborhood. (The triple-deckers had extra income, but the singles had more prestige.) The 3s appear to have a lower city-wide mean, not due to poorer condition, but because they are more plentiful in the lower income neighborhoods including Dorchester and Roxbury, whereas the singles predominate in more affluent Hyde Park and West Roxbury.

The top portion of the table also reveals that in 1975 Boston's tax rate on average was considerably higher than 2.5 percent, largely because property values were then so depressed vis-a-vis the suburbs. By 1984, however, the effective "tax rate" had dropped to around $11 per thousand. This is due both to the decline in actual tax bills (in current dollars), especially for two- and three-unit properties, as well as the phenomenal recent increases in their market values.

This top portion also indicates that in 1975 triple-deckers (at $60.64 per thousand) were assessed at more than 150 percent the rate applied to singles ($39.64). By 1984 this rate inequity had largely disappeared, resulting in a 33 percent drop (from $1225 to $815) in annual taxes, greatly benefitting those already owning triple deckers.

Below the double line, the table contains entries for the mean values of all 1 - 3 unit properties in each planning district, except for Fenway/ Kenmore which contained too few for statistical reliability. ++ has again been used to flag the top quintile in each column, -- the bottom, and lack of flags identifies values near the mean.

Mean values in 1975 for these properties thus ranged from $75,000 in Back Bay/Beacon Hill to $13,000 in Roxbury where allegations of red-lining and neglect were rampant. The lowest tax bills in 1975 -- $650 to $750 -- were not where values were lowest, however, but in Charlestown, East and South Boston. Allston, Brighton, despite a $1600 tax bill, had a very favorable effective tax rate of only $37.21 per thousand because its property values were so high.

By 1984, market appreciation had produced some interesting shifts. It is unremarkable that the relatively few singles, twos and threes in the Central planning district appreciated 20 percent compounded annually, but the same stock types in North Dorchester also rose at a 19% annual rate. The latter were given a boost by the declining property tax burden, dropping from $1050 in 1975 dollars to $600 in 1984, as the effective tax rate declined from $77.78 per thousand to $9.68.

Charlestown, boosted by urban renewal, must have looked like a good place to invest $25,000 in 1975 with its favorable $650 tax rate, but in hindsight its properties only appreciated at a 16 percent annual rate while their tax bills rose to $1200.

Jamaica Plain, on the other hand, red-lined in the mid-1970s despite $23,000 mean property values, and with a $1200 annual tax bill (giving it a $52.17 tax rate in 1975), looked much less promising than Charlestown. Here however, taxes dropped to $950 ($9.62 per thousand) and properties appreciated 18 percent annually. Thus during the past nine years these turned out to be somewhat better investments.

In constant dollar terms, the property taxes due have recently declined and become much more uniform in relation to actual market values.

Boston's sustained rates of appreciation of 18 to 20 percent are less surprising in hindsight, when one considers how the low values from which many properties started in the mid-1970s were compounded by the effects of easing the excessive tax burden resting upon them at that time. The preliminary data on 1985 sales, shown at far right in Table 17, indicate that the market has continued to strongly favor residential investments in Boston in the past year as well.

A closing note of caution: These demographic and economic data arrayed by planning districts are generally all quite plausible and consistent with other observations regarding these neighborhoods. However, it is important to conclude with a warning regarding this research: dividing sample data and ward-based information into 16 planning districts stretches statistical validity to the limit. It was difficult to draw samples that were consistent enough to allow close 1980 to 1985 comparisons for small subsets of the whole. Dividing the resulting data into many cells means that some of the planning district percentages can be unreliable. Therefore, the ++'s and --'s were used in many of these tables to flag those differences that appeared most significant in that they were well above or below city-wide averages.

Table 3: SMSA Housing Stock by Structure Type, Tenure and Location, Total Occupied Units 1980, Construction 1970-74 and 1975-79

		One's			Two's			3-4's			Multi's			SMSAHS68 Total		
		70-74	75-79	Tot'80	70-74	75-79	Tot'80	70-74	75-79	Tot'80	70-74	75-79	Tot'80	70-74	75-79	Tot'80
Boston	Owner-occ.	153	15	29887	36	16	13447	43	46	11245	110	171	4910	342	248	59489
	Renter-occ.	581	401	6707	290	153	20083	674	284	46031	7460	5841	86147	9005	6679	158968
	Total occ.	734	416	36594	326	169	33530	717	330	57276	7570	6012	91057	9347	6927	218457
8 other cities	Owner-occ.	965	927	73864	51	57	16070	3	12	3932	460	491	7635	1479	1487	101501
	Renter-occ.	277	248	6509	238	210	31370	269	251	29785	10378	6543	56395	11162	7252	124059
	Total occ.	1242	1175	80373	289	267	47440	272	263	33717	10838	7034	64030	12641	8739	225560
Suburban Remainder	Owner-occ.	19797	16779	330630	510	375	23990	115	208	7137	2229	1246	4394	22651	18608	366151
	Renter-occ.	1100	792	23863	1292	645	43507	1199	877	33175	21984	10045	79947	25575	12359	180492
	Total occ.	20897	17571	354493	1802	1020	67497	1314	1085	40312	24213	11291	84341	48226	30967	546643
SMSA	Owner-occ.	20915	17721	434381	597	448	53507	161	266	22314	2799	1908	16939	24472	20343	527141
	Renter-occ.	1958	1441	37079	1820	1008	94960	2142	1412	108991	39822	22429	222489	45742	26290	463519
	Total occ.	22873	19162	471460	2417	1456	148467	2303	1678	131305	42621	24337	239428	70214	46633	990660

Table 4: 1980 Demographics of Boston SMSA Residents

	Age group								SMSADEM
	0-4	5-14	15-24	25-34	35-44	45-54	55-64	65 +	Total
	(by number, above, and percent, below)								
Boston	30,118	65,575	136,730	107,311	53,039	48,698	50,224	71,299	562,994
8 others	28,799	69,119	123,520	107,064	57,906	56,634	61,586	84,564	589,192
Remainder	86,052	242,520	291,918	255,354	195,430	185,749	165,267	188,881	1,611,171
SMSA	144,969	377,214	552,168	469,729	306,375	291,081	277,077	344,744	2,763,357
Boston	5.3	11.6	24.3	19.1	9.4	8.6	8.9	12.7	100
8 others	4.9	11.7	21.0	18.2	9.8	9.6	10.5	14.4	100
Remainder	5.3	15.1	18.1	15.8	12.1	11.5	10.3	11.7	100

Table 5: Boston's 1980 Housing Stock Overview by Structure Types and Planning Districts

	One to Four Family Structures						Multi-family Structures						'80
in 1,000s of d.u.	total # du	vacant (in %)	own.occ #du	PrApts #du	subsR #du		5+ total	Condo #du	SubsN #du	BHA #du	PrApts #du	condo (in %)	total #du
1980 Boston Total:	137.7	7%	10.3	54.6	62.7	10.1	103.4	4.5	12.7	17.7	68.5	6%	241.1
City Norm Composition:	57%		4%	23%	26%	4%	43%	2%	5%	7%	28%		100.0%
1. East Boston	11.8	9	1.1	3.8	6.8	0.1	2.7	0.0	0.9	1.1	0.7	0	14.6
2. Charlestown	4.4	8	0.4	1.6	2.4	0.0	1.7	*	0.6	1.2	-0.1	-10	6.1
3. South Boston	10.0	9	0.9	3.2	5.8	0.0	4.1	0.1	0.2	3.1	0.7	15	14.1
4. Central	2.8	9	0.2	0.6	1.9	0.1	8.9	0.8	1.4	0.1	6.5	11	11.6
5. Back Bay/Beacon Hill	2.8	9	0.3	0.9	1.3	0.3	15.6	2.4	0.2	0.1	12.8	16	18.4
6. South End	5.4	10	0.5	1.3	2.1	1.5	8.3	0.2	1.8	1.6	4.8	4	13.8
7. Fenway/Kenmore	0.4	8	*	0.1	-0.1	0.5	11.8	*	0.8	0.0	11.0	0	12.3
8. Allston/Brighton	11.3	3	0.4	4.1	6.0	0.7	18.3	0.4	1.7	1.3	14.9	2	29.5
9. Jamaica Plain	9.5	8	0.8	3.2	4.4	1.0	7.6	0.2	0.3	3.0	4.1	4	17.1
10. Roxbury	14.5	14	2.1	3.6	3.5	5.3	8.6	0.0	2.2	1.6	4.8	0	23.1
11. N.Dorchstr/UphmsCornr	7.2	9	0.6	2.2	4.2	0.2	2.9	*	0.1	1.7	1.2	1	10.2
12. S.Dorchstr/Flds Cornr	18.8	8	1.4	7.5	9.8	0.1	3.0	0.0	0.3	0.4	2.4	0	21.8
13. Mattapan/Franklin	9.6	10	0.9	3.9	4.5	0.3	3.4	0.0	0.1	1.4	1.9	0	13.0
14. Roslindale	10.2	3	0.3	5.2	4.7	*	2.2	*	1.0	0.7	0.4	8	12.4
15. West Roxbury	9.6	1	0.1	7.1	2.5	0.0	2.6	0.3	1.0	0.2	1.0	24	12.2
16. Hyde Park	9.4	3	0.3	6.2	3.0	0.0	1.6	0.0	0.0	0.4	1.2	0	11.0

* less than 50 units

Source: 1980 U.S. Census; BRA Research Dept.

Table 6: Boston's 1985 Housing Stock Overview by Structure Types and Planning Districts

	One to Four Family Structures						Multi-family Structures						'85
in 1,000s of d.u.	total # du	vacant (in %)	#du	own.occ #du	PrApts #du	subsR #du	5+ total	Condo #du	SubsN #du	BHA #du	PrApts #du	condo (in %)	total #du
1985 Boston Total:	142.1	4%	5.9	56.8	68.4	11.0	107.1	18.3	14.1	18.1	56.6	24%	249.2
City Norm Composition:	57%		2%	23%	27%	4%	43%	7%	6%	7%	23%		100.0%
1. East Boston	12.1	4	0.5	4.1	7.4	0.1	2.8	0.1	0.9	1.1	0.6	17	14.9
2. Charlestown	4.6	6	0.3	1.7	2.6	0.0	2.2	0.2	0.6	1.2	0.1	76	6.8
3. South Boston	10.1	3	0.3	3.5	6.3	0.0	4.2	0.4	0.2	3.1	0.4	49	14.3
4. Central	2.8	3	0.1	0.6	1.9	0.2	9.7	3.0	1.7	0.1	4.9	38	12.5
5. Back Bay/Beacon Hill	2.9	10	0.3	0.9	1.3	0.4	15.8	5.6	0.2	0.1	9.9	36	18.7
6. South End	5.5	3	0.2	1.5	2.3	1.6	8.4	1.3	2.0	1.6	3.5	27	13.9
7. Fenway/Kenmore	0.5	1	*	0.1	-0.4	0.7	12.4	1.5	0.8	0.0	10.2	13	12.9
8. Allston/Brighton	11.8	2	0.2	4.2	6.6	0.8	18.6	4.1	1.9	1.3	11.3	27	30.4
9. Jamaica Plain	9.9	4	0.4	3.4	4.9	1.2	7.7	0.7	0.3	3.0	3.7	17	17.6
10. Roxbury	14.6	7	1.0	4.1	4.1	5.4	9.0	*	2.6	1.6	4.7	0	23.6
11. N.Dorchstr/UphmsCornr	7.4	5	0.4	2.3	4.4	0.2	3.0	0.1	0.1	1.8	1.1	7	10.4
12. S.Dorchstr/Flds Cornr	19.3	5	1.0	7.8	10.4	0.1	3.2	0.3	0.4	0.5	2.0	13	22.5
13. Mattapan/Franklin	9.9	4	0.4	4.2	5.0	0.3	3.4	*	0.1	1.4	1.9	1	13.3
14. Roslindale	10.7	5	0.5	5.1	5.0	*	2.2	0.2	1.0	0.7	0.3	37	12.8
15. West Roxbury	10.2	1	0.1	7.1	3.1	0.0	2.6	0.6	1.0	0.2	0.8	44	12.8
16. Hyde Park	9.9	3	0.3	6.1	3.4	0.0	2.0	0.1	0.3	0.5	1.1	12	11.8

* less than 50 units

Source: U.S. Census; BRA Research Dept.

Table 7: Changes in Boston's Housing Stock 1980 - 1985 by Structure Types and Planning Districts

		One to Four Family Structures					Multi-family Structures					PDTOT5 '85-80	
	total # du	vacant %age	vacant #du	own.occ #du	PrApts #du	subsR #du	5+ total	Condo #du	SubsN #du	BHA #du	PrApts #du	condo %age	total #du
1985-1980 Boston Change	4359	-3%	-4444	2222	5703	878	3750	13829	1462	358	-11899	-6%	8109
1. East Boston	280		-632	316	596	0	39	130	0	0	-91		319
2. Charlestown	211		-94	47	258	0	441	224	30	0	187		652
3. South Boston	172		-635	317	489	0	67	298	0	0	-231		239
4. Central	69		-154	77	81	65	836	2179	267	0	-1610		905
5. Back Bay/Beacon Hill	113		34	-17	16	80	220	3145	0	0	-2925		333
6. South End	82		-375	188	146	124	59	1120	190	14	-1265		141
7. Fenway/Kenmore	14		-32	16	-220	250	600	1428	0	0	-828		614
8. Allston/Brighton	567		-139	69	582	54	328	3761	150	0	-3583		895
9. Jamaica Plain	419		-366	183	467	135	139	564	0	0	-425		558
10. Roxbury	82		-1052	526	510	98	431	19	471	26	-83		513
11. N.Dorchstr/UphmsCornr	111		-255	128	239	0	91	77	0	111	-97		202
12. S.Dorchstr/Flds Cornr	483		-455	228	639	72	146	307	91	103	-355		629
13. Mattapan/Franklin	248		-531	266	514	0	2	12	0	0	-10		250
14. Roslindale	440		232	-116	324	0	-10	135	0	0	-145		430
15. West Roxbury	588		-33	16	604	0	4	282	0	0	-278		592
16. Hyde Park	480		43	-21	459	0	357	148	263	104	-158		837

Source: U.S. Census, BRA Research Dept.

Table 8: Private Apartments and Dwelling Unit Counts in Boston, by Planning District 1980 - 1985

	Private Apartments						PDPRAPTS			Condominiums		
	in 1-4 du structures:			in 5+ du structures			Total in all structures					
	1980	+/-	1985	1980	+/-	1985	1980	+/-	1985	1980	+/-	1985
BOSTON TOTAL in d.u.:	62714	5704	68418	68471	-11899	56572	131185	-6195	124990	4506	13829	18335
1. East Boston	6769	596	7365	735	-91	644	7504	505	8009	0	130	130
2. Charlestown	2363	258	2621	-115	187	72	2248	445	2693	10	224	234
3. South Boston	5845	489	6334	660	-231	429	6505	258	6763	117	298	415
4. Central	1856	81	1937	6537	-1610	4927	8393	-1529	6864	822	2179	3001
5. Back Bay/Beacon Hill	1268	16	1284	12827	-2925	9902	14095	-2909	11186	2407	3145	5552
6. South End	2127	146	2273	4790	-1265	3525	6917	-1119	5798	199	1120	1319
7. Fenway/Kenmore	-148	-220	-368	11026	-828	10198	10878	-1048	9830	49	1428	1477
8. Allston/Brighton	6019	582	6601	14916	-3583	11333	20935	-3001	17934	366	3761	4127
9. Jamaica Plain	4448	467	4915	4094	-425	3669	8542	42	8584	166	564	730
10. Roxbury	3540	510	4050	4805	-85	4720	8345	425	8770	0	19	19
11. N.Dorchstr/UphmsCornr	4200	239	4439	1156	-97	1059	5356	142	5498	6	77	83
12. S.Dorchstr/Flds Cornr	9781	639	10420	2380	-355	2025	12161	284	12445	0	307	307
13. Mattapan/Franklin	4524	514	5038	1937	-10	1927	6461	504	6965	0	12	12
14. Roslindale	4673	324	4997	440	-145	295	5113	179	5292	39	135	174
15. West Roxbury	2484	604	3088	1036	-278	758	3520	326	3846	325	282	607
16. Hyde Park	2965	459	3424	1247	-158	1089	4212	301	4513	0	148	148

Source: BRA Research Dept.

Table 9: Assisted Housing in Boston by Planning District 1985

	H U D / M H F A				B	H	A	PDSHG			TOTAL	
	built 65-80	built 80-85	Total	% of p.d.	occ'd family	occ'd eld'ly	vacant	Bd-ups	Total	% of p.d.	ASSISTED STOCK	% of p.d.
1985 Boston Total:	22783	2340	25123	10	9569	3693	2625	2191	18078	7	43201	17
1. East Boston	1056	0	1056	7	690	297	78	4	1069	7	2125	14
2. Charlestown	598	30	628	9 +	883	89	38	235	1245	18 ++	1873	28 ++
3. South Boston	202	0	202	0 --	2404	247	439	19	3109	22 ++	3311	23 +
4. Central	1533	332	1865	15 ++	0	99	0	1	100	1 --	1965	16
5. Back Bay/Beacon Hill	549	80	629	3 -	0	130	3	1	134	1 --	763	4 --
6. South End	3247	314	3561	26 ++	849	503	213	11	1576	11 +	5137	37 ++
7. Fenway/Kenmore	1230	250	1480	11 +	0	0	0	0	0	0 --	1480	11 -
8. Allston/Brighton	2442	204	2646	9 +	480	360	30	407	1277	4	3923	13 -
9. Jamaica Plain	1336	135	1471	8	1521	43	985	454	3003	17 +	4474	25 +
10. Roxbury	7452	569	8021	34 ++	910	549	123	61	1643	7	9664	41 ++
11. N.Dorchstr/UphmsCornr	323	0	323	3 -	344	247	221	375	1767	17 ++	2090	20 +
12. S.Dorchstr/Flds Cornr	345	163	508	2 --	2	466	19	3	490	2 -	998	4 --
13. Mattapan/Franklin	395	0	395	3 -	784	144	414	12	1354	10 +	1749	13
14. Roslindale	1031	0	1031	8	500	116	57	8	681	5	1712	13
15. West Roxbury	1044	0	1044	8	0	169	7	0	176	1 -	1220	10 -
16. Hyde Park	0	263	263	2 --	202	234	18	0	454	4 -	717	6 --

Source: BRA Research Department

Table 10: Percent of Households with Children in Boston's Planning Districts, 1970 - 1985

	traditional couples with children				Single parent families with children				Total households with children			
	'70	'80	change	'85	'70	'80	change	'85	'70	'80	change	'85
City Average (in %):	24	15	-8	17	8	11	3	10	32	27	-5	27
1. East Boston	33	20	-13	18	8	10	2	9	40	30	-11	27
2. Charlestown	30	19	-11	15	10	10	0	6	40	29	-11	21 -
3. South Boston	25	15	-9	15 -	10	12	2	15 +	34	27	-7	29
4. Central	15	10 -	-5	14 -	2	3 --	1	4 --	17	12 --	-5	18 -
5. Back Bay/Beacon Hill	4	3 --	-1	2 --	1	1 --	1	4 --	5	5 --	-0	6 --
6. South End	14	11 -	-2	1 --	9	12 +	3	9	23	23 -	1	10 --
7. Fenway/Kenmore	4	3 --	-2	10 -	2	2 --	0	5 -	6	5 --	-1	15 -
8. Allston/Brighton	17	9 --	-8	9 --	3	3 -	0	1 --	20	12 -	-8	10 --
9. Jamaica Plain	21	15 -	-6	16	11	16 +	5	19 ++	32	31	-2	36
10. Roxbury	25	16	-10	23 +	22	30 ++	8	22 ++	47	46 ++	-2	45 ++
11. N.Dorchstr/UphmsCornr	30	21 +	-9	27 +	13	17 ++	4	13 +	43	37 +	-6	40 ++
12. S.Dorchstr/Flds Cornr	32	23 ++	-9	23 +	9	16 +	7	15 +	41	39 ++	-2	38 +
13. Mattapan/Franklin	30	23 ++	-7	31 ++	15	26 ++	12	22 ++	45	50 ++	5	53 ++
14. Roslindale	32	23 +	-9	31 ++	6	10	4	7	38	33 +	-6	38 +
15. West Roxbury	31	20 +	-11	21	3	4 -	1	6 -	34	24 -	-10	26
16. Hyde Park	38	25 ++	-12	34 ++	5	9 -	4	6 -	42	34 +	-8	39 +

Source: U.S. Census, BRA Research Department, BRA/NDEA Household Survey

Table 11: Changing Family Unit Composition of Boston and its Planning Districts, 1970 - 1985

	traditional couples with and without children			Single parent families w/children and/or other relations			Unrelated individuals living alone or with others		
	'70	'80	change '85	'70	'80	change '85	'70	'80	change '85
City Average (in %):	47	35	-12 35	18	20	2 19	35	47	12 46
1. East Boston	61	45 +	-16 35 -	18	20	2 23 +	21	35	14 42
2. Charlestown	49	38	-11 39	22	21	-1 15	28	41	13 45
3. South Boston	45	34	-11 37	22	23 +	1 23	33	43	10 40
4. Central	36	29 -	-7 39	10	9 --	-1 7 --	55	62 +	7 54 +
5. Back Bay/Beacon Hill	19	16 --	-3 14 --	4	4 --	0 6 --	77	80 ++	3 80 ++
6. South End	28	22 --	-6 12 --	16	17 -	1 14 -	57	60 +	3 74 ++
7. Fenway/Kenmore	18	10 --	-8 20 --	6	6 --	0 9 -	76	85 ++	9 71 +
8. Allston/Brighton	42	24 -	-18 23 -	12	10 -	-2 4 --	46	67 ++	21 72 ++
9. Jamaica Plain	44	31	-13 29 -	22	25 +	3 24 +	34	44 +	10 47 +
10. Roxbury	43	28 -	-15 39	30	38 ++	8 32 ++	27	34	7 29 -
11. N.Dorchstr/UphmsCornr	53	40 +	-13 40 +	24	27 ++	3 29 +	23	33 -	10 31
12. S.Dorchstr/Flds Cornr	58	43 +	-15 42 +	22	27 +	5 32 ++	20	31 -	11 26 -
13. Mattapan/Franklin	57	38	-19 43 +	24	35 ++	11 39 ++	19	27 --	8 18 --
14. Roslindale	63	50 ++	-13 59 ++	18	21	3 16	19	29 --	10 25 --
15. West Roxbury	68	53 ++	-15 53 ++	15	15 -	0 21	17	32 -	15 26 -
16. Hyde Park	70	54 ++	-16 66 ++	14	19	5 14 -	16	27 --	11 20 --

Source: U.S. Census, BRA Research Department, BRA/NDEA Household Surveys

Table 12: Median Age Shifts in Boston's Household Population 1980 - 1985 by Planning Districts

	1980 median age	1985 median age	change '80 -'85
'60 City Average:	32.2 yrs		
'70 City Average:	28.3		
'80 City Average:	27.6		
'85 City Average:		28.8 yrs	1.2
1. East Boston	31.1 +	34.7 +	3.6 -
2. Charlestown	28.1	32.5 +	4.4 -
3. South Boston	31.5 +	37.0 ++	5.5 —
4. Central	32.9 ++	38.2 ++	5.3 —
5. Back Bay/Beacon Hill	33.1 ++	28.8	-4.3 ++
6. South End	28.8	30.8	2.0
7. Fenway/Kenmore	28.3	24.7 —	-3.6 ++
8. Allston/Brighton	25.8 -	25.9 —	0.1 +
9. Jamaica Plain	28.0 -	28.2	0.2 +
10. Roxbury	25.2 —	28.2 -	3.0
11. N.Dorchstr/UphmsCornr	21.0 —	27.8 -	6.8 —
12. S.Dorchstr/Flds Cornr	25.8 -	27.0 -	1.2
13. Mattapan/Franklin	22.4 —	25.7 —	3.3 -
14. Roslindale	31.0	30.9	-0.1 +
15. West Roxbury	40.1 ++	35.1 ++	-5.0 ++
16. Hyde Park	31.5 +	34.3 +	2.8

Source: U.S. Census, BRA Research Department,
BRA/NDEA Household Surveys

Table 13: Age Composition of Boston's Household Population 1960-80, and by Planning Districts in 1985

	Median age	Age Group (in percent of row total)									PDDEM85 Total*
		0-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75+	
'60 City-wide average:	32.2 yrs	10	15	15	13	12	12	11	8	4	100
'70 City-wide average:	28.3	8	16	22	12	10	10	10	8	5	101
'80 City-wide average:	27.6	6	16	22	20	10	8	9	7	4	102
'85 City-wide all races:	28.8	6	11	23	22	12	8	7	7	4	100
White, not Hispanic	30.1 +	4 --	7 --	24 +	22	12	8	9 ++	9 +	5 +	100
Black	26.9 -	8 +	16	22	18 --	14 +	10 +	5	4	2	99
Hispanic	21.6 --	13 ++	25 ++	18 -	23	9 -	6 -	5	2 -	* -	101
Asian	28.1	9 +	9 -	21	35 ++	6 --	9	9 ++	1 --	1 -	100
Other races	25.5 -	7	21 +	22	23	12	13 ++	2 --	2 -	0 --	102
1. East Boston	34.7 +	4 -	11	19	17 -	9 --	12 ++	9 +	13 ++	7 ++	101
2. Charlestown	32.5 +	6 +	14 +	15 -	22 +	16 ++	8	7	7	5 +	100
3. South Boston	37.0 ++	5	9 -	15 --	18	12	12 ++	12 ++	11 ++	6 ++	100
4. Central	38.2 ++	6	6 --	8 --	25 +	11 -	16 ++	15 ++	10 +	4	101
5. Back Bay/Beacon Hill	28.8	2 --	3 --	24 ++	37 ++	16 +	5 -	4 --	3 -	6 ++	100
6. South End	30.8	3 --	10	18 -	30 ++	17 ++	11 +	5 -	3 -	3 -	100
7. Fenway/Kenmore	24.7 --	4 -	7 -	40 ++	30 ++	7 --	3 --	3 --	2 --	4	100
8. Allston/Brighton	25.9 --	3 --	3 --	39 ++	30 +	7 --	4 --	5 -	3 --	6 +	100
9. Jamaica Plain	28.2	10 ++	13 +	20	22	13	7 -	6	5	4	100
10. Roxbury	28.2 -	8 ++	15 +	19	18 -	14 +	10 +	7	6	3 -	100
11. N.Dorchstr/UphmsCornr	27.8 -	5 -	18 ++	19	21	13	7 -	8 +	7	2 --	100
12. S.Dorchstr/Flds Cornr	27.0 -	8 +	16 ++	23 +	18 -	10 -	11 +	6 -	4 -	4	100
13. Mattapan/Franklin	25.7 --	10 ++	19 ++	21 +	16 --	17 ++	8	5 --	3 --	1 --	100
14. Roslindale	30.9	6	12	21 +	19	12 -	9	8	10 +	4 -	101
15. West Roxbury	35.1 ++	6	9 -	19 -	15 --	14 +	4 --	16 ++	11 +	5 +	99
16. Hyde Park	34.3 +	7 +	13	14 --	17 --	12	10	11 +	13 ++	1 --	98

* Percent may not tally to 100 due to rounding.

Source: U.S. Census, BRA Research Department, BRA/NDEA Household Surveys

Table 14: Age and Racial Composition of Boston's Household Population 1980 - 1985

	median age	0-14	15-24	25-44	45-64	65-74	75+	Total*
				(in percent)				
'60 City Average:	32.2 yrs	25	15	25	23	8	4	100
'70 City Average:	28.3	24	22	22	20	8	5	101
'80 City Average:	27.6	22	22	30	17	7	4	102
'85 City Average:	28.8	17	23	34	15	7	4	100

	median age	0-14	15-24	25-44	45-64	65-74	75+	all ages
				(in percent)				
'80 White, not Hispanic	28.9	53 -	70	69	77 +	86 ++	85 ++	69
'85 White, not Hispanic	30.1	43 —	65	62	65	80 ++	84 ++	62
White % gain	1.2 yrs	-10 —	-5	-7	-12 —	-6	-1 +	-7
'80 Black	23.9	29 ++	20	21	16	9 —	13 -	20
'85 Black	26.9	35 ++	24	23	24	16 -	14 —	25
Black % gain	0.3 yrs	6	4	2 -	8 +	7 +	1 —	5
'80 Hispanic	22.8	12 ++	5	7	4 -	1 —	2 —	6
'85 Hispanic	21.6	16 ++	6	7	5	2 —	1 —	7
Hispanic % gain	-1.2 yrs	4	1	0	1	1	-1	1
'80 Asian	22.9	5	4	3	3	2 -	1 —	4
'85 Asian	28.1	5	5	6	6	1 —	2 -	5
Asian % gain	5.2 yrs	0	1	3	3	-1	1	1
'80 Other races		2	2	1	1	2	*	1
'85 Other races	25.5	2	1	2	1	*	*	1
Other, % gain		0	-1	1	0	-2	0	0

* Percent may not tally to 100 due to rounding.

Source: U.S. Census, BRA Research Department, BRA/NDEA Household Surveys

Table 15: Racial Composition of Boston's Household Population 1980-85 by Planning District

	White not Hispanic			Black			Hispanic			Asian			Other races PDRACE		
	'80	'85	+/-	'80	'85	+/-	'80	'85	+/-	'80	'85	+/-	'80	'85	+/-
City average (in %):	69	62	-7	20	25	5	6	7	1	4	5	1	1	1	0
1. East Boston	97	92	-5	0	0	0	3	3	0	0	5	5	0	1	1
2. Charlestown	98	97	-1	0	0	0	2	1	-1	0	1	1	0	0	0
3. South Boston	96	97	1	0	0	0	3	0	-3	2	0	-2	0	3	3
4. Central	78	83	5	1	0	-1	2	3	1	18	14	-4	1	0	-1
5. Back Bay/Beacon Hill	94	91	-3	1	4	3	2	3	1	2	2	0	1	0	-1
6. South End	40	34	-6	25	46	21	14	8	-6	21	11	-10	0	1	1
7. Fenway/Kenmore	65	52	-13	34	15	-19	0	8	8	2	25	23	0	0	0
8. Allston/Brighton	79	81	2	3	2	-1	4	4	0	13	12	-1	1	1	0
9. Jamaica Plain	53	51	-2	17	25	8	25	21	-4	4	4	0	3	0	-3
10. Roxbury	8	7	-1	78	75	-3	9	13	4	0	*	0	6	4	-2
11. N.Dorchstr/UphmsCornr	58	66	8	26	18	-8	13	13	0	0	1	1	4	2	-2
12. S.Dorchstr/Flds Cornr	75	51	-24	18	35	17	4	7	3	2	2	0	2	5	3
13. Mattapan/Franklin	11	8	-3	81	84	3	6	6	0	0	*	0	1	2	1
14. Roslindale	97	91	-6	1	2	1	2	6	4	1	1	0	0	1	1
15. West Roxbury	100	96	-4	0	1	1	0	2	2	0	2	2	0	0	0
16. Hyde Park	88	70	-18	7	23	16	3	6	3	1	2	1	0	0	0

Source: U.S. Census, BRA Research Department, BRA/NDEA Household Surveys

Table 16: Boston's Median Monthly Contract and Gross Rents by Planning Districts, 1970, 1985

	Median Contract Rent in Constant 1980 $		Median Gross Rent in Constant 1985 $	
	1970	1980	1980	1985
	191	192	340	400
1. East Boston	131	131	270	320
2. Charlestown	140	157	280	320
3. South Boston	138	128	240	320
4. Central	193	246	370	590
5. Back Bay/Beacon Hill	318	312	430	590
6. South End	148	190	290	370
7. Fenway/Kenmore	230	235	330	420
8. Allston/Brighton	263	256	380	530
9. Jamaica Plain	179	171	320	370
10. Roxbury	172	151	260	330
11. N.Dorchstr/UphmsCornr	162	136	300	380
12. S.Dorchstr/Flds Cornr	179	167	350	380
13. Mattapan/Franklin	201	177	360	380
14. Roslindale	203	188	360	370
15. West Roxbury	267	246	390	420
16. Hyde Park	209	200	360	420

Source: U.S. Census, BRA Research Department

Table 17: Values, Annual Taxes and Effective Tax Rates of 1-3 Unit Owner-Occupied Properties in Boston: 1975, 1984, 1985, by Planning Districts

	1975			1984			1985
	Home values in $1000s	annual taxes	"tax rate"	Home values in $1000	annual 75-84 %inc.	annual taxes	"tax rate"	Home values in $1000s
City-wide 1 Family	24.8	983	39.64	81.3	14	918	11.29	
City-wide 2 Family	24.8	1140	45.97	86.4	15	980	11.34	115.0
City-wide 3 Family	20.2	1225	60.64	77.3	16	815	10.54	
1. East Boston	21.5 -	750 --	34.88 --	59.8 --	12 --	660 --	11.04	87.0
2. Charlestown	25.0	650 --	26.00 --	97.0	16 +	1200 +	12.37 ++	140.0
3. South Boston	17.5 -	750 --	42.86	75.0	16	750 -	10.00 -	100.0
4. Central	30.0 +	1150	38.33 -	155.0 ++	20 ++	1500 +	9.68 --	200.0
5. Back Bay/Beacon Hill	75.0 ++	3250 ++	43.33	360.0 ++	19 ++	4600 ++	12.78 ++	500.0
6. South End	50.0 ++	2100 ++	42.00	230.0 ++	17 +	2300 ++	10.00 -	320.0
7. Fenway/Kenmore	n/a n/a	n/a	n/a n/a	n/a	n/a n/a	n/a	n/a n/a	n/a
8. Allston/Brighton	43.0 ++	1600 ++	37.21 --	130.0 +	13 -	1500 ++	11.54	180.0
9. Jamaica Plain	23.0	1200 +	52.17 +	98.8 +	18 +	950	9.62 --	130.0
10. Roxbury	13.0 --	850 -	65.38 ++	50.0 --	14	550 --	11.00	72.0
11. N.Dorchstr/UphmsCornr	13.5 --	1050 -	77.78 ++	62.0 -	19 ++	600 --	9.68 --	80.0
12. S.Dorchstr/Flds Cornr	18.5 -	1100	59.46 +	65.0 -	14 -	800 -	12.31 ++	93.0
13. Mattapan/Franklin	14.2 --	1000 -	70.42 ++	58.0 --	15	700	12.07 +	70.0
14. Roslindale	30.0 +	1200 +	40.00 -	90.0	13 --	1100	12.22 +	135.0
15. West Roxbury	33.5 +	1400 +	41.79 -	110.0 +	14 -	1300 +	11.82 +	150.0
16. Hyde Park	24.8	1100	44.35 +	74.5 -	13 --	800 -	10.74 -	105.0

Source: BRA Research Department, Assessing Department